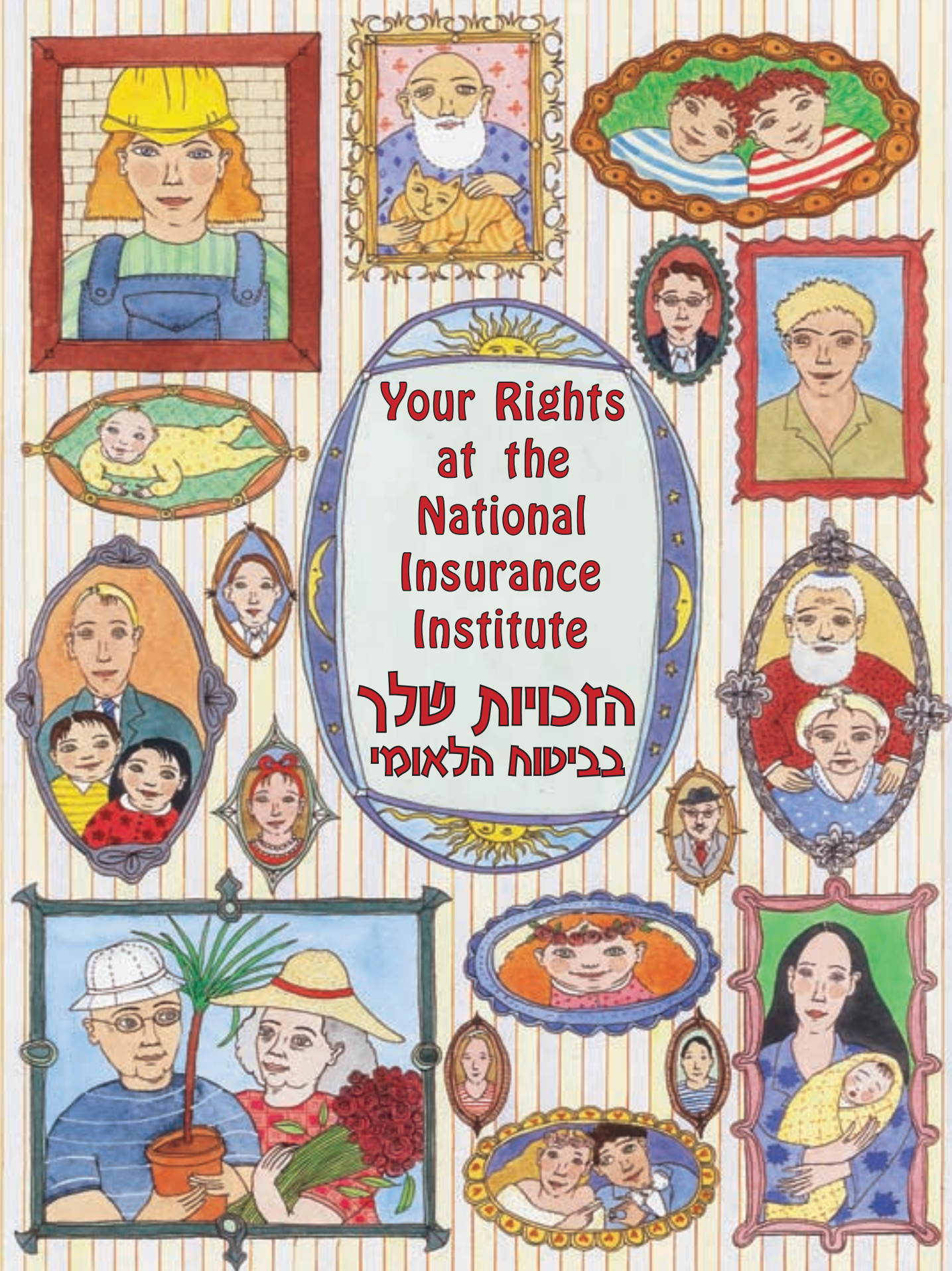




# National Insurance Institute



# The National Insurance Institute at your Service

B"H

**Dear Citizen,**

One of Israel's most important social achievements to date is the establishment of the National Insurance Institute. This is a national body that serves as a safety net for the country's citizens, and assists in cases of temporary or ongoing crisis. The annual social security budget is approximately NIS 42 billion, similar to the size of the defense budget. This is a massive budget, yet it does not manage to raise all needy citizens above the poverty line, but rather only to ensure a minimum income.

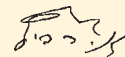
The government of Israel, like any other government in the world, is incapable of solving all the problems or of providing everyone with all that they require.

The welfare system's role is to improve the situation of citizens from all strata of society, to listen closely to everyone, to do the maximum to solve some of each person's problems, and especially to assist those on the bottom rungs of society to overcome, to recover, and to conduct independent lives.

The National Insurance Institute operates under laws legislated by the Knesset. Because we are dealing with many rights and many complicated laws, it is important to disseminate precise information about all these rights and the ways of realizing them. This booklet will help you to become familiar with the rights you are entitled to, and to obtain them according to your eligibility.

May the words in the grace after meals come to pass: "Our Father, feed us, nourish us, sustain, support and relieve us. Speedily grant us relief from all our troubles; let us not be in need either of the gifts of mortals or of their loans, but only of thy helping hand which is full, open and ample".

**Respectfully,**



**Rabbi Avraham Ravitiz, MK  
Deputy Minister of Welfare**

**Dear Citizen,**

The National Insurance Institute (NII) is responsible for the social security of the country's citizens, and its principal objective is to provide benefits to those entitled under the laws of the State of Israel. The National Insurance Institute provides an economic and social safety net for broad sectors of the population, such as families with children, the elderly, widows and orphans, and to people during times of personal crisis, such as unemployment, disability or injury resulting from a terror act. Furthermore, through the Institute's Funds, rehabilitation and social services are provided to populations with special needs.

The NII invests great effort in caring for the welfare of the insured public and support of weaker segments of society, and in reinforcing its professional and social status, acting as a "watchdog" for the State for the benefit of all citizens.

The National Insurance Institute is a dynamic organization that adjusts its policies to the constantly changing social needs. For this reason, the NII is diligently undertaking the improvement of services provided in its local branches as well as the assimilation of new technologies and services outside of the branches – establishing call centers, operating computer self-service stations, and maintaining the National Insurance Institute's Internet site ([www.btl.gov.il](http://www.btl.gov.il)).

In this booklet, you will find general explanations about eligibility requirements for receiving benefit payments, the obligation to pay contribution and health insurance payments, and information about services provided at our branches.

I hope that the information will help you take up your National Insurance rights and receive efficient and swift service.

**Respectfully,**

**Dr. Yigal Ben Shalom**



**Director General  
National Insurance Institute**



# Table of Contents

■ National Insurance Institute	
■ Maternity Insurance	6
■ Children Insurance	8
■ Accident Injury Insurance	8
■ Alimony	9
■ Benefits Paid to a Child Orphaned Due to Domestic Violence	9
■ Reserve Service Benefit	10
■ Employee's Rights Consequent to Bankruptcy or Corporate Liquidation	10
■ Unemployment Insurance; Grant to Demobilized Soldier Working at a Job Vital to the National Economy	11
■ Income Support Benefit	12
■ Work Injury Insurance	13
■ Volunteer's Rights	14
■ Disability Insurance	15
■ Mobility Benefits	16
■ Vocational Rehabilitation	18
■ Benefits for Prisoners of Zion and the Families of Martyrs	19
■ Benefits for Righteous Gentiles	19
■ Old-Age Insurance	20
■ Counseling Service for the Elderly	22
■ Long-Term Care	23
■ Survivors' Insurance	24
■ Benefits for Victims of Hostilities	25
■ Funds for Service Development	25
■ Payment of National Insurance and Health Insurance Contributions	26
■ International Conventions on Social Security	29
■ Service Improvement	30
■ Appealing the Institute's Decisions	31
■ Local Branches of the National Insurance Institute	Back cover

# National Insurance Institute

The National Insurance Institute of Israel (NII) is a national institution for social security and insurance operating under Israeli law.

The primary role of the Institute is to provide subsistence support for the residents of Israel who cannot support themselves independently.

The National Insurance Institute collects insurance contributions from all residents of Israel, according to their income and status and pays benefits to those entitled to them according to law. Since January 1, 1995, the NII is also responsible for collecting health insurance contributions under the National Health Insurance Law and transferring them to the various sick funds.

The NII pays benefits to people who are unemployed, to women on maternity leave, to people who are disabled, limited in mobility, injured at work or in accidents, people in military reserve service, families with children, elderly, widows and orphans, people with low income, workers of companies that have gone bankrupt, volunteers and more.

Payment of benefits is intended to ensure financial security for each resident and family during times of temporary or long-term hardship and crisis. Through payment of benefits, income from groups that are financially well established is transferred to groups that are more vulnerable. Thus, the National Insurance Institute contributes to a more just division of national income and to a reduction of poverty in Israel.

In addition to monetary benefits, the National Insurance Institute provides rehabilitation and vocational training for the disabled and for widows, as well as long-term care (nursing) services and counseling services for the elderly.

The National Insurance Institute also provides assistance, through the Funds that it operates, for financing projects that develop community and institutional services for populations with special needs. These projects contribute to the integration of these populations into the community and work market. The Fund money assists projects for handicapped and disabled people, elderly people requiring long-term care (nursing) services, marginal youth, children at-risk etc.

In order to improve services, the National Insurance Institute has developed computerized systems that enable access to updated information, such as an Internet site, self-service stations, computerized answering services, and a secret code for personal identification. These developments enable independent receipt of services and save the time required to visit the local branches.

**Dear reader,** this booklet includes general information about benefits and services provided by the National Insurance Institute that are relevant to each and every one of us at some period of our life cycle.

We hope that this information will help you to take up your rights at the National Insurance Institute.

**The laws under which the National Insurance Institute pays benefits are changed from time to time. Therefore, when you come to implement your rights, please confirm your rights via the telephone at the telephone call centers:  
08-6509999, 08-9369696 or at the NII Internet site: [www.btl.gov.il](http://www.btl.gov.il).**

# Maternity Insurance

The main goal of maternity insurance is to ensure basic conditions for mothers giving birth and their newborn infants, and to reimburse working mothers for the lack of income due to pregnancy and childbirth



## Hospitalization Grant

Payment for hospitalization costs to the hospital where the new mother gives birth.

## Maternity Grant

A payment made by the National Insurance Institute to a mother within a month after childbirth. The maternity grant is paid into the bank account in which the child allowance is paid, and for the first birth – into the bank account indicated at the hospital.

### Who is eligible for hospitalization grant and maternity grant?

A mother who gave birth to a child in a hospital or was hospitalized immediately after childbirth (birth of a live newborn or birth after the 26<sup>th</sup> week of pregnancy), and is one of the following:

- A resident of Israel or the wife of a resident of Israel (even if the birth took place outside of Israel);
- An employee or self-employed woman working in Israel (even if she is not a resident of Israel, provided that the birth took place in Israel);
- The wife of an employee or a self-employed person employed in Israel for at least 6 consecutive months immediately preceding the birth (even if the mother and her spouse are not residents of Israel, if the birth took place in Israel).

### Claim for hospitalization grant and maternity grant (as well as child allowance)

The claim is submitted to the National Insurance Institute by the hospital in which the birth took place. For this purpose, the mother must bring her and her spouse's ID cards to the hospital and provide the hospital with the number of her bank account (or her and her spouse's bank account).

### Rates of maternity grant as of January 2006

For the first child in the family – NIS 1,390  
For the second child in the family – NIS 626  
For the third child and for each additional child in the family – NIS 417  
For twins – NIS 6,950  
For triplets – NIS 10,426

A mother who gave birth to more than two children in one birth is entitled to a childbirth allowance as well (see below).

## Maternity Allowance

Maternity allowance is an allowance paid by the NII to a working woman on maternity leave. The maternity allowance is intended to compensate the mother for the loss of salary or income during the period in which she does not work due to pregnancy and giving birth.

### Who is eligible for maternity allowance?

- An employee or self-employed woman working in Israel (even if she is not a resident of Israel);
- An employee working outside of Israel – under certain conditions;
- A woman aged 18 or over in vocational training – under certain conditions.

### Conditions of eligibility for maternity allowance

- If insurance contributions were paid for the woman for 10 out of the previous 14 months, or for 15 out of the previous 22 months

before the day the woman discontinued work during pregnancy ("determining date") – the woman is entitled to maternity allowance for a period of 12 weeks.

- If insurance contributions were paid for the woman for 6 out of the previous 14 months before the day the woman discontinued work during pregnancy ("determining date") – the woman is entitled to maternity allowance for a period of 6 weeks.

The following months will be considered months for which insurance contributions were paid, only if they preceded the "determining date":

- Months during which the woman worked and received a salary from her employer (including sick pay and vacation pay), or months during which she had income originating from work as a self-employed person, and has paid insurance contributions based on her income.

If she worked for part of a month, the month will be considered a full work month.

- Months for which the woman received maternity allowance from the National Insurance Institute (for a previous birth) or work injury benefit or unemployment benefit or accident benefit or risk-pregnancy benefit or work disability at a rate of 100%;
- Months for which the woman received sick pay or annual vacation compensation from a pension fund;
- The two first months of a leave of absence without pay (for which the employer is required to pay insurance contributions);

- Months during which the woman participated in vocational training, but only if she worked at least 30 consecutive days immediately preceding the “determining date”.

#### ■ Rates of maternity allowance

100% of the average wage for which insurance contributions are due, with the deduction of income tax, national and health insurance contributions at the source up to a maximal maternity allowance sum (as of January 2006 – NIS 1,206.67 per day for an employee or self-employed woman).

Following the Emergency Economic Plan and the Recovery Plan for the years 2002-2006, the sum of maternity allowance was reduced by 4%.

#### ■ How does one receive maternity allowance?

A maternity allowance claim form must be filled in and submitted (personally or by mail) to the National Insurance Institute's local branch near the woman's place of residence (the form is available at the National Insurance Institute's local branches or can be downloaded from the NII's Internet site at [www.btl.gov.il](http://www.btl.gov.il); an employee can receive the form from her employer).

The form can be submitted to the National Insurance Institute upon discontinuation of work, but no earlier than 9 weeks before the estimated date of birth.

(A woman submitting the form before the birth should ask her physician to approve the estimated date of birth in the form itself).

The last date for submission of the claim form is 12 months from the day the eligibility for maternity allowance began.

The National Insurance Institute is entitled to cancel eligibility for maternity allowance, in part or whole, for a woman working outside her household during the period for which maternity allowance is paid.

### Paternity Allowance

A father can replace his spouse during part of the maternity leave 6 weeks after the date of birth, and for a period of at least 21 consecutive days, but only if he and his spouse have accumulated a full insurance period as specified above – under “Conditions of eligibility for maternity allowance”.

The National Insurance Institute is entitled to cancel eligibility for paternity allowance, in part or whole, from a man working outside his household during the period for which paternity allowance is paid. More details are available at the National Insurance Institute's local branch near the place of residence.

### Vacation Pay for an Adopting Parent

Vacation pay is paid to an employee person who has adopted a child under the age of 10, and has discontinued work due to the adoption, but only if he/she has accumulated an insurance period as specified above – under “Maternity

Allowance”.

For additional information, please contact the local branch of National Insurance Institute.

### Childbirth Allowance

A benefit paid by the National Insurance Institute to a mother who has given birth to three or more children in one birth, and at the end of a 30-day period after the date of birth, at least three of these children have survived. The mother is entitled to a childbirth allowance if she is entitled to a hospitalization grant and maternity grant (see above).

The childbirth allowance is paid (in addition to the maternity grant) for the period from the first day of the month following the birth and up to 20 months from this date. For the first month after the date of birth, the allowance is paid according to the number of surviving children at the end of 30-day period after the date of birth. For each of the next 19 months, the allowance will be paid according to the number of surviving children on the first day of each month.

#### ■ Claim for childbirth allowance

In order to receive a childbirth allowance, the mother must fill in a special claim form (BL/304) and submit the form to a local branch of the National Insurance Institute near her place of residence at the end of the 30-day period following the date of birth. In the form, the mother should fill in the particulars of all of her children who are alive at the end of the 30-day period after the date of birth, as well as her bank account details. The allowance will be transferred to her bank account.

### Special Payments

If the mother passes away during childbirth or within one year thereof, a special payment will be paid for the newborn, on condition that the mother was entitled to a maternity grant and/or childbirth allowance and/or maternity allowance.

#### ■ Special allowance

A special allowance is paid to a widower for each newborn born during one birth, living in Israel. The allowance is paid for a period of 24 months, and if survivors' benefit or dependents' pension is paid for the newborn – the special allowance is paid for a period of 12 months. The sum of the allowance for one child as of January 2006 is NIS 2,126 per month.

#### ■ Special benefit

A special benefit is paid to the spouse of a mother, if due to her death the spouse discontinued work in order to care for the child. The benefit (based on a percentage rate of the spouse's wage) is paid for a maximum period of 12 weeks following the 7 mourning days, and only if its rate is greater than the rate of special daily allowance. During the period of this payment, the special allowance is not paid.

#### ■ Claim for special allowance and special benefit

The claim must be submitted to the local branch of the National Insurance Institute near the place of residence.

### Participation in Hospital

#### Travel Expenses

The National Insurance Institute subsidizes travel expenses incurred when a woman in labor travels to the hospital to give birth if the distance from the ambulance station is greater than 40 kilometers.

### Risk Pregnancy Benefit

This benefit is paid to a working woman who was forced to discontinue work during her pregnancy due to medical risks, resulting from the pregnancy, to her or to the fetus. The benefit is intended to compensate the woman for the lack of income due to her risk pregnancy.

The rate of the benefit is the woman's average wage for the last 3 months prior to her risk pregnancy, but no more than NIS 231.68 per day (as of January 2006).

#### ■ Conditions of eligibility for risk pregnancy benefit

- The woman is a resident of Israel, a employee or self-employed person for whom insurance contributions have been paid for at least 6 out of the 14 months prior to the date she discontinued work due to risk pregnancy (“determining date”).

**Months considered as months for which insurance contributions were paid – see “Maternity Allowance”.**

- The woman was on risk pregnancy leave – following the recommendation of a certified OB/Gyn – for a period of at least 30 consecutive days.  
If she requires an additional period of risk pregnancy leave – at least 14 consecutive days for each additional period.
- She does not receive payment for the period of her leave from any other party.

#### ■ Claim for risk pregnancy benefit

The claim should be submitted at a local branch of the National Insurance Institute near the place of residence on an appropriate form (a claim form is available at any local branch of the National Insurance Institute, and on the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il)).

This claim form has an attached form that must be filled out by a certified OB/Gyn.

The last date for submitting a claim form with a medical certificate attached is 12 months from the end of each risk pregnancy leave.





# Children Insurance

The National Insurance Institute pays child allowance to all residents of Israel for each child under the age of 18

## Child Allowance

The allowance is monthly and is paid according to the number of children.

### Who is entitled to a child allowance?

- An insured resident of Israel (and a person living in Israel – according to special regulations) who has one or more children;
- A child who immigrated to Israel without his/her parents;
- An individual responsible for a child who is not his/her own child, provided that he/she was appointed as legal guardian or the person receiving the allowance.

### Conditions of eligibility for child allowance

The allowance is paid for a child under the age of 18 living in Israel. For a child living abroad, the allowance will be paid for the first 6 months of his stay abroad. For a period exceeding 6 months, the allowance will be paid under the following circumstances: one of the parents was sent abroad by an Israeli employer or is on a Sabbatical leave or is employed by an Israeli employer abroad; the family is living abroad for reasons of medical treatment for one of the family members, which is not available in Israel. If the child is not the child of the entitled person,

the allowance is paid if this person has supported the child for at least the last 12 months.

### Claim for a child allowance

The claim is submitted by the hospital in which the child was born. For this purpose, the mother must bring her and her spouse's ID cards to the hospital, and provide the hospital with the number of her bank account.

The child allowance is paid on the 20<sup>th</sup> of each month and is transferred to the bank account of the child's mother or the joint account of the mother and her spouse.

If the mother has a debt to the National Insurance Institute, the Institute is entitled to deduct the debt sum from the allowance sum until the entire debt is cleared.

### Rates of child allowance as of January 2006 (in NIS) for children born up until May 31, 2003

Number of children	Sum of Allowance
1	148
2	296
3	474
4	803
5	1,132

For each additional child (born up until May 31, 2003), a sum of NIS 329 will be paid.

For each child born after June 1, 2003, a sum of NIS 148 will be paid.

## Study Grant

A study grant is a payment made by the National Insurance Institute once a year during the month of August, for families as specified below, that receive a child allowance. The grant is paid for each child 6-14 years of age.

Families entitled to a study grant include those in which a parent is divorced, widowed or single, a parent who receives an income support benefit separately from his/her spouse and under certain circumstances, also a parent living apart from his/her spouse, abandoned wife (*aguna*) and a woman resident in a shelter for battered women. Families with four or more children are also entitled to a study grant, on the condition that one of the parents receives one of the following benefits from the National Insurance Institute: income support, alimony, disability, old-age or survivors' pension.

Orphaned or abandoned children are also entitled to study grants if they are receiving income support, if they are orphaned of both parents and also children who immigrated to Israel without their parents; also a new immigrant resident in Israel for over one year and less than two years, whose spouse/partner did not immigrate to Israel and is not resident therein.

### Rates of study grant as of August 2005:

For a child aged 6-11 (grades 1 to 5) – NIS 1,204.

For a child aged 11-14 (grades 6-8) – NIS 668.

Additional details about the study grant are available at the National Insurance Institute local branch close to the place of residence, at the Children Department.

# Accident Injury Insurance

The Accident Injury Insurance Law provides benefits for people injured in an accident, at home, on vacation and during free time, who due to the accident have lost the ability to function. The benefits under this law are paid for up to 90 days of functional disability

### What is an accident?

An accident is a sudden occurrence in which an outside factor causes physical injury to a person and, as a result of it, loss of ability to function. Loss of functional capacity is determined according to the following rules:

- An employee or self-employed person, provided he/she is unable to continue performing his/her work or any other work.
- A person who is not employed or self-employed – if the person is hospitalized or confined to his/her home.
- Housewife – if she is not capable of doing household work.

### Who is eligible for accident benefit?

A resident of Israel from 18 up to retirement age (see the chapter on old age), who has been involved in an accident either in or outside of Israel is entitled to receive an accident benefit

for the period of time he/she is in Israel and is not capable of functioning, but only if he/she does not engage in any work.

One will not be entitled to accident benefit if during this period of disability he/she is eligible for payment under another legislation, such as sick pay, the law of reimbursement of accident victims, etc.

The injured person must be examined within 72 hours from the time of the accident.

### Daily rate of accident benefit

- For an employed or self-employed person – 75% of the wage for which insurance contributions are owed for the last quarter of the year prior to the day of the accident, divided by 90 (up to a maximum daily work injury compensation of NIS 905 per day, as of January 2006).
- A person who does not work or a housewife – NIS 57.92 per day as of January 2006.

### Payment period

Accident benefit is paid for a period of up to 90 consecutive days following the day of the accident.

**Employee or self-employed person** – no benefit is paid for the first two days following the injury if he/she is incapable of working for less than a 12- day period.

**Unemployed person or housewife** – no benefit is paid for the first 14 days following the accident.

### Claim for accident benefit

The claim should be submitted at a local branch of the National Insurance Institute near the claimant's place of residence within **90 days of the accident date**. A claim submitted after this period may be rejected. A form can be obtained at an NII branch, or downloaded from the Internet site at [www.btl.gov.il](http://www.btl.gov.il).

# Alimony

## Alimony Payment

The sum of alimony is the sum determined by the court verdict or by the National Insurance Institute regulations – the lower of the two.

The NII pays a monthly payment to the woman entitled and pursues execution proceedings against the obligated party to obtain implementation of the court verdict in full. If the Institute succeeds in collecting the full alimony sum from the person obligated to pay and this sum is greater than the sum paid by the Institute, those entitled to the alimony receive the difference between these two sums.

### Who is entitled to alimony payment?

- **A woman** who is a resident of Israel and possesses a court verdict for alimony, and does not take steps to execute payment, on condition that the obliged party was a resident of Israel at the time that the verdict

The purpose of alimony payment is to assist women and children, residents of Israel, possessing a court verdict for the payment of alimony who do not receive payment from the person obligated to pay alimony

was given or for 24 out of the 48 months prior to the verdict date and that she does not live with him.

- **A child** in whose favor a maintenance verdict was passed down and he/she is not in his/her mother's custody.

### Conditions of eligibility for alimony

- For a woman – if she has custody of at least one child, or if she is not capable of supporting herself (even if she does not have custody of a child), or if she is 60 years old or older (even if she does not have custody of a child).
- For a child who is not in the custody of his/her mother and does not live with her – if

his/her support is not mainly at the expense of the State Treasury or a local authority.

- Income test – meeting the income criteria as set by law.
- An alimony recipient who goes abroad is not entitled to payment during the time spend abroad.

### Claim for alimony

The claim should be submitted to the local National Insurance Institute branch. A claim form can be downloaded from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and submitted to the local branch of the National Insurance Institute near the place of residence.

## Rates of Alimony under National Insurance Institute Regulations as of January 2006

	Under the age of 55		Aged 55 and over	
	Amount of benefit	Cut-off for entitlement to benefit*	Amount of benefit	Cut-off for entitlement to benefit*
Woman without children				
– who submitted a claim before 1.1.2003	1,609	2,751	1,788	3,938
– who submitted a claim after 1.1.2003	1,430	2,410	1,788	3,938
Woman with one child	2,396	4,509	2,892	6,073
Woman with two children or more	2,789	5,164	3,607	7,265
Remarried woman with one child	1,640	3,249	1,640	3,987
Remarried woman with two children or more	2,386	4,492	2,386	5,230
Child not in the custody of the mother	1,640	2,710		
Two children not in the custody of the mother	2,386	3,924		
For each additional child not in the custody of the mother	715	1,021		

\* If the income of the claimant from work and benefits is lower than the cut-off for entitlement to benefits, she will be entitled to alimony payments. If her income is higher, than she is not entitled to alimony.

# Benefit Paid to a Child Orphaned Due to Domestic Violence

The National Insurance Institute pays benefits to a child who has been orphaned and the State Attorney has determined that his/her parent was killed by the parent's spouse

**Rates of benefit** – 60% to 100% of the full allowance (75% of the average wage on the day of death), according to the number of children.

**An application for the benefit** should be submitted by the person caring for the child, even without a guardian decree, along with an attached recommendation by the welfare services.

**A claim for the benefit** can be submitted at the National Insurance Institute's local branch near the place of residence.

One can download the form from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and send it by mail.



# Reserve Service Benefit

The National Insurance Institute pays reserve duty benefits to any person who is called for army reserve service under the Defence Service Law, and to any person called for training under the Emergency Work Service Law (MALACH)

## Reserve Service Benefit

The reserve service benefit is paid to every person called for army reserve service under the Defence Service Law and to every person called for training under the Emergency Work Service Law (MALACH).

In order to receive the benefit, a certification from the IDF has to be produced for the number of days of service – Form No. 3010.

### Reserve service benefit

- For an employed and self-employed person – the benefit is based on the income (liable for insurance contributions) in the three- months period preceding the month during which the reserve service began, including the cost-of-living increment, divided by 90. In special cases an employee is entitled to receive the benefit based on

his/her wage for other months. The benefit will be no less than a certain minimum and no more than a certain maximum sum (see below).

- For a person who is not an employee or self-employed person – the benefit equals the minimal benefit sum (see below).
- The maximum benefit amount for an employee or self-employed person as of January 2006 is NIS 1,192 per day or NIS 35,760 per month.
- The minimum benefit amount as of January 2006 is NIS 111.17 per day or NIS 3,335 per month.

### Claim for reserve service benefit

The claim for reserve duty benefit should be submitted at the end of the reserve service period at one of the local branches of the National Insurance Institute, along with the IDF



certificate – form number 3010. The form can be downloaded from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and sent by mail.

An employee paid on a monthly basis, as well as an employee not paid on a monthly basis, who worked during the quarter preceding the reserve service period for at least 75 days for the same employer or at the same working place, should claim the benefit from the employer.

A self-employed and unemployed person should claim the benefit from the NII.

## Employees' Rights Consequent to Bankruptcy or Corporate Liquidation

An employee whose employer has filed for bankruptcy or corporate liquidation is entitled to receive payment of the salary and severance pay owed him

### Those entitled to benefits include

- An employee whose employer has filed for bankruptcy or against whose employer a liquidation decree has been filed (if the employer is a corporation).
- Relatives of an employee who are entitled to his severance pay, according to section 5 of the Severance Pay Law.
- Pension fund, if the employer owes money to the pension fund that insures the employee.

### Those not entitled to benefits include

- A self-employed person or a controlling shareholder in a company that holds the majority of shares in a company, in which there is no employer-employee relationship between the person and the company.
- A controlling shareholder in a close company, as well as foreign workers, and workers from

the territories who are in Israel illegally, with regard to liquidations that took place after January 1, 2004.

### Conditions of eligibility for benefit

- A court has issued a bankruptcy decree against the employer or corporate liquidation decree or partnership dissolution decree or decree for the dissolution of a cooperative.
- The details of the employee's claim have been certified by trustee of the bankrupt or by the liquidator of the company.

## Benefits

### To employee

Work salary and severance pay that the employer owes as of the day of work termination, up to the maximum determined by the National Insurance Law (as of January

2006 – NIS 71,520. 4% of this amount is deducted under the Economy Arrangements Law).

### To relatives

The wage they are entitled to according to section 7 of the Wage Protection Law and the severance pay that they are entitled to according to section 5 of that Law, up to the maximum determined by the National Insurance Law (as of January 2006 – NIS 71,520. 4% of this amount is deducted under the Economy Arrangements Law).

### To pension fund

Payments that were not transferred to the pension fund from the employee's or the employer's funds or both, up to a maximum set by the National Insurance Law (as of January 2006 – NIS 14,304. 4% of this amount is deducted under the Economy Arrangements Law).

### To member of a cooperative

If the person has completed 7 full years of membership in a cooperative or a kibbutz – up to a maximum determined by law (as of January 2006 – NIS 57,216. 4% of this amount is deducted under the Economy Arrangements Law).

# Unemployment Insurance

The purpose of unemployment insurance is to provide a person who is unemployed against his/her will with alternative income for a limited period, in order to enable him/her to look for an appropriate employment

## Unemployment Benefit

Unemployment benefits are paid to an unemployed person aged 45 and up and to an unemployed person aged 35 and up who has at least 3 dependents – for a maximum period of 175 days; to an unemployed person aged 35 and up who does not have 3 dependents and to an unemployed person aged less than 35 with 3 dependents – for a maximum period of 138 days; to an unemployed person aged 25 but under 35 who does not have 3 dependents – for a maximum period of 100 days; to an unemployed person aged less than 25 who does not have 3 dependents – for a maximum period of 50 days; for a demobilized soldier within the first year of demobilization – for a maximum of 70 days.

### Who is eligible to receive unemployment benefit?

#### An insured, unemployed person

- "Insured" – a resident of Israel, or temporary resident, who is an employee between 18 and retirement age (see the chapter on old age), or a soldier, demobilized from regular service less than one year ago.
- "Unemployed" – a person who is registered at an employment bureau, willing and able to work in his/her profession or in any other suitable work, and the employment bureau has not offered him/her such a work.

### Conditions of eligibility for unemployment benefit

Age: Between 20 and retirement age (see the chapter on old age), and in some cases also between 18 and 20 years of age.

#### Eligibility period:

- 360 days for which insurance contributions have been paid out of 540 days prior to unemployment.
- For an employee receiving a daily wage – 300 work days out of 540 days prior to unemployment.
- A demobilized soldier or a National Service volunteer who has completed a voluntary service period of 24 months is exempt from an eligibility period during the first year after demobilization or end of service.

### Unemployment benefit rates

The daily rate of unemployment benefit is calculated as a percentage of average daily wage for the 75 days prior to the first of the month on which the unemployment period began.

The amount of unemployment benefit per day in the first five months shall not exceed the average daily wage in the market (as of January 2006 – NIS 295 per day), and as of the sixth month shall not exceed 2/3 of the average daily wage in the market (as of January 2006 – NIS 197 per day).

A demobilized soldier is entitled to unemployment benefit to the amount of 28% of the average wage.

Under the Emergency Economic Program Law, 4% of unemployment benefit is deducted.

No unemployment benefits are paid for the first five days of each consecutive four month period.

### Unemployment benefit and grant for unemployed person referred to work at low wages

An unemployed person aged 35 or over who was referred by the employment bureau to work at wages lower than the unemployment benefit to which he/she would be entitled, can claim from the NII a supplement of up to 75% of the wage which served as the basis for the calculation of his/her unemployment benefit.

An unemployed person aged under 35 who has worked at low wages, as described, for at least 75 days, can claim a grant from the National Insurance Institute.

The grant rate – the difference between 75% of the wage which served as the basis for calculation of the unemployment benefit and the actual low wages.

### Unemployment benefit for participants in vocational training courses

An eligible person whom the employment bureau refers to a vocational training course and has begun training during his/her eligibility period will be paid unemployment benefits for the days that supplement the maximum unemployment period to which he/she is entitled. The unemployment benefit will be 70% of the employment benefit to which he/she would have been entitled had he/she been unemployed.

Notwithstanding the above-stated, a person undergoing a vocational training course who is under 35 years of age and whose education totals less than 12 years is entitled to unemployment benefit for the period of study, even for a period exceeding the maximum unemployment days to which he is entitled, but not exceeding 138 days.

A person who ceases to work without justification shall begin to receive unemployment benefit only 90 days after cessation of his work.

A person, who refuses to accept an offer of suitable work will begin receiving unemployment benefit only 90 days from the date of refusal, and 30 days will be deducted from the maximum number of days of eligibility for each refusal of a work offer.

### Claim for unemployment benefit

In order to receive unemployment benefit for the first time, one has to apply to the branch of the National Insurance Institute near the place of residence and submit a claim for payment. The claim form can be downloaded from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and sent by mail.

### Recurring claim for unemployment benefit

A recurrent claim for unemployment benefit may be submitted only after 12 months have elapsed since the beginning of the previous eligibility period. Unemployed persons under 40 years old who have submitted more than one claim within 4 years will receive unemployment benefit for a maximum period of 180% of the days from the maximum number of days for all their claims combined (as detailed at the beginning of the chapter).

The sum of unemployment benefit during the additional period will be decreased and will be at a rate of 85% of the unemployment benefit.

## Grant to Demobilized Soldier Working at a Job Vital to the National Economy

### Grant for "required work" and grant for "preferred work"

Under the National Insurance Law, a one-time grant is paid to demobilized soldiers who worked at jobs vital to the national economy: industrial plants and workshops\*, construction, gas stations, hotels, agricultural cultivation sites and packing houses, excluding clerical work in these fields.

Demobilized soldiers who are members of a kibbutz or cooperative settlement (moshav) who worked in vital jobs in the kibbutz or cooperative settlement (moshav) or outside of them, are also entitled to the grant.

\*Work in industrial plants and workshops will entitle the recipient to only 80% of the full grant payment.

### Who is entitled to the grant?

The grant will be paid to anyone who meets the following criteria:

- He worked at a vital job for at least 6 months, not necessarily consecutive, within 24 months from the day of demobilization from regular army service. As for work in the agriculture, it is possible to work at least 4 months and receive a partial grant.
- Beginning of work – within 12 months from demobilization (or during the second year – if he was entitled to unemployment benefits on the day that he started work).

### Rate of grant

The sum of full grant as of January 2006 – NIS 7,578. A person who received unemployment benefit in the 11 months preceding the beginning of the vital job will have the unemployment benefit that he received deducted from the sum of the grant he is entitled to. In certain cases, the soldier is entitled to a partial grant. Detailed information is available at NII branches.

### Claim for grant

The claim for grant should be submitted at the National Insurance Institute after 6 months of employment and no later than after 12 months from completing 6 months of work. When submitting the claim, one has to attach certification of the place of work, type of work and the period of work, and the number of days worked in each month.

A claims form can be downloaded from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and sent by mail.

# Income Support Benefit

Income support benefit is paid to any person and family in Israel not capable of ensuring a basic minimum income for subsistence

## Who is eligible for income support benefit?

A resident of Israel who is not capable of earning an income that will ensure his/her subsistence, and who is not eligible for payment under any other law (such as sick leave, unemployment benefit, etc.). A resident of Israel whose income is lower than the minimal income required for subsistence is entitled to receive an income supplement (wage supplement, supplement to unemployment benefit, to alimony, etc.).

The benefit is paid from the month in which the claim is submitted.

The following are not eligible for benefit:

1. A student at a Yeshiva or Torah institute, institution of post-secondary education or academic institution.
2. A person who owns a vehicle – unless he/she is disabled in legs or ill to an extent that he/she is not capable of working, or if he/she or a family member needs the vehicle for the needs of medical treatment. A person who owns a motorcycle is eligible for benefit.
3. A person residing in an institution whose maintenance is entirely at the expense of the state.
4. A person in regular army service.
5. A member of a kibbutz or cooperative settlement (moshav).

## A recipient of an income support benefit who travels abroad

A recipient of an income support benefit who travels abroad must assess his/her eligibility to receive the benefit while being abroad.

One who went abroad for medical treatment that cannot be administered in Israel, or someone accompanying an ill family member for such a medical treatment, and received

authorization from the Ministry of Health for leaving the country, will continue to receive the benefit also for the period that he is abroad.

## Conditions of eligibility for income support benefit

Conditions of eligibility also apply to spouse of the claimant of income support benefit:

- **Age** – a person aged 25 and over.  
Under certain conditions, a person under the age of 25 may be eligible for income support.
- **Continuity of residence** – a person who is a resident of Israel for at least 24 consecutive months.  
This condition does not apply to: a new immigrant residing in Israel for at least 12 months and five years have not passed since he immigrated; an orphaned child; an abandoned child; a person whose spouse is a resident of Israel for at least 24 consecutive months; recipient (or a spouse of recipient) of old-age or survivors' pension or pension from the Work Injury or Volunteers' Rights departments.
- **Income test** – meeting the criteria determined by the Law.
- **Employment test** – the benefit claimant or spouse is one of the following:
  - Unemployed
  - Employee at a low wage
  - Undergoing vocation training

Exempt from the employment test:

- A sick person who is not capable of working for more than 30 consecutive days.
- A person undergoing vocational rehabilitation.
- A man or woman who has reached retirement age (see chapter on Old Age).

- A sole parent who has custody of a child under the age of two.
- A married father whose children are in his sole custody.
- A person caring for a sick family member (spouse, child, foster child, parent).
- An abandoned or orphaned child.
- An ex-prisoner after a prison sentence of at least six consecutive months.
- A prisoner working outside the prison.
- A prisoner under house arrest.
- A pregnant woman (eligible for an allowance from the 13<sup>th</sup> week of pregnancy until the end).
- A person addicted to drugs or alcohol
- A homeless person.
- A person learning in ulpan.
- A person undergoing rehabilitation under the auspices of the NII or the Prisoner Rehabilitation Authority or within a rehabilitation framework supervised by a government ministry.
- A person in distress due to a disaster or sudden event.

## Submitting a claim for income support benefit

A claim for income support benefit should be submitted at a local branch of the National Insurance Institute near the place of residence. The benefit is paid from the month the claim is submitted.

## Grant following decease

A one-time grant is paid to the spouse and if there is no spouse, to the child (as defined by law) of an income support benefit recipient who has passed away.

The sum of the grant as of January 2006 – NIS 7,240.

**Rates of Income Support Benefit as of January 2006\***

Family Composition	Aged 20-25 years, who are required to undergo the employment test		• Aged 20-25 years, who are exempt from the employment test • Aged 25-55 years		Aged 55 years and over	
	Who did not receive benefit in December 2002 or received benefit at the regular rate	Who received benefit in December 2002 at the increased rate	Who did not receive benefit in December 2002 or received benefit at the regular rate	Who received benefit in December 2002 at the increased rate	Amount of benefit	The determining sum**
Single	1,098	1,236	1,373	1,545	1,716	2,806
Couple***	1,510	1,648	1,888	2,060	2,575	4,024
Couple with one child	2,060		2,060	2,300	2,987	4,467
Couple with two or more children	2,300		2,300	2,677	3,398	5,058
Single, divorcee, widow/er with one child	2,300		2,300	2,300	2,776	-
Single, divorcee, widow/er with two or more children	2,677		2,677	2,677	3,463	-
An orphaned or abandoned child			1,574			
Two orphaned or abandoned children			2,291			
Each additional orphaned or abandoned child			686			

\* Minimal health insurance payments of NIS 86 are subtracted from the benefit as of January 2006.

\*\* The determining sum – this sum determines your eligibility for the benefit. If your income or your spouse's income from a wage, pension or from benefits in lieu of wage is lower than the determining sum, you will be eligible for the benefit, on the condition that you meet the other criteria for eligibility.

\*\*\* For a couple in which one spouse is hospitalized, and all of his care is at the expense of the government, the Jewish Agency, the local municipality or a religious institution, and also a minor who lives with her parents – a reduced benefit will be paid.



# Work Injury Insurance

The purpose of work injury insurance is to compensate an insured person for loss of income due to an injury at work and to help the person return to work by providing vocational rehabilitation services

## Who is insured?

An employee; a self-employed person; a person undergoing vocational rehabilitation; a vocational trainee; an examinee according to the Apprenticeship Law or Employment Service Law (at the time of examination only); a working prisoner; a foreign resident employed by an Israeli employer; an Israeli citizen abroad – under certain conditions; as well as a person whose salary is determined by law (such as a Knesset member).

## Who is eligible for work injury benefits?

An insured person who suffered a “work injury” (work accident or occupational disease), as well as the dependents of a person who passed away due to a work injury (widow/er, orphans; parents and other family members – under special circumstances).

**Work accident** – an accident that occurred during and as a result of work, including accident on the way to and from work, and accident that occurred under circumstances specified by Law.

**Occupational disease** – a disease included in the List of Occupational Diseases specified by Law, with which the insured person became ill due to his/her work.

A self-employed person who owes insurance contributions will be denied eligibility for benefit or will be paid a partial benefit (according to the sum owed and the time period the debt has lasted). A self-employed person not registered as such in the National Insurance Institute at the time of the injury is not eligible for benefit.

## Work Injury Benefits

### Medical Treatment

Treatment, convalescence and medical rehabilitation through the sick funds.

### Injury Allowance

Payment for absence from work, up to a maximum period of 91 days beginning from the day after the injury, for a person who was injured at work or who became ill with an occupational disease, and as a result is unable to work at his/her job or any other suitable job. For the day of injury, no injury allowance is paid; however, the salary for this day is paid by the



employer. For the next two days after the day of injury, no injury allowance is paid unless the person is incapable of working for 12 or more days.

Injury allowance for the first 12 days of entitlement will not be paid to self-employed persons. Full injury allowance will be paid to employees and the employers are required to reimburse this sum to the NII for the first 12 days, except for employers of household workers.

### Rate of payment

75% of the wages (liable for insurance contributions) in the three months preceding the injury, up to a maximum limit of injury allowance (as of January 2006 – NIS 869 per day).

### Claim for injury allowance

The claim should be submitted within 12 months from the day of injury, using a special form, at the local branch of the National Insurance Institute near the place of residence. The initial medical certificate of the injury provided by a sick fund should be attached to the claim.

You may also download the form from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and send it by mail.

## Work Disability Benefits

### Work Disability Pension

To a disabled person with temporary disability degree of 5% at least, or permanent disability degree of 20% at least – the pension rate is calculated according to the degree of medical disability, at a rate proportionate to wages in the three months preceding the injury (the maximum monthly allowance as of January 2006 – NIS 27,150 for an employee or self-employed person, and NIS 16,290 for a person injured prior to January 1, 1995).

Recipients of a work disability pension with low income receive an income supplement.

### Work Disability Grant

To a disabled person with a permanent disability degree of 5%-20%, a one-time grant is paid at the rate equivalent to the monthly allowance multiplied by 43.

If the claim was submitted with a delay of more than 12 months, the sum of the grant is to be reduced proportionally to the period of delay.

In work accidents that occurred in April 2006 or thereafter, work injured persons with a disability degree lower than 9% will not be entitled to payment.

### Special Allowance

To a person with a disability degree of 75% and over, as well as to a disabled person with difficulty in walking and a disability degree of 65%-74%, a special allowance is paid in order to cover the costs of a vehicle for personal use, transportation, personal care and household help.

The maximum special allowance as of January 2006 – NIS 6,788 per month.

### Special Grant

A special grant is awarded to a person with a disability degree of 75% and over, as well as to a disabled person with difficulty in walking and a disability degree of 65-74%.

The grant is intended to cover one-time expenses following the disability, such as customizing of the house, purchasing of a vehicle for personal use (under special conditions) and purchasing of special accessories.

■ **Claim for work disability allowance**

This claim should be submitted as early as possible on a special form at the local branch of the National Insurance Institute near the place of residence. You may also download the form from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and send it by mail. An insured person who submits a claim for a work disability allowance will be invited to an examination by a medical commission. The commission will determine if the disability is a result of work-related injury, as well as the degree of disability.

**Income Supplement**

A recipient of a work disability pension or dependents' allowance whose income is low and he/she meets the criteria of the income test is eligible for an additional income supplement, which supplements the pension up to the sum of the minimum guaranteed income.

The supplement is paid as of the month the claim is submitted, and for as long as the pension recipient is eligible for the supplement (if the supplement was paid unlawfully, the NII is entitled to deduct it from the pension). A separate claim must be submitted to the Income Support Department.

**Vocational Rehabilitation  
for People Injured at Work**

Aid in vocational testing and guidance; payment of rehabilitation allowance during the training period (as a supplement to the work injury pension), as well as covering expenses related to training, such as travelling expenses, tuition fees and training equipment. In special cases, a grant is awarded for the purchase of work equipment.

■ **Conditions of eligibility for vocational rehabilitation**

The vocational rehabilitation is given to a person with a permanent disability degree of at least 10% who due to the work injury is not able to work at his/her work or at any other suitable

work, and is suitable for vocational rehabilitation.

■ **Application for vocational rehabilitation**

The application should be submitted on a special form at the local branch of the National Insurance Institute near the place of residence. The application should be submitted within one year of the date on which the permanent work disability level was determined.

**Benefits to Dependents of a Work-Injured Person**

Paid to widow/er of a person who has passed away due to a work injury.

**Dependents' Pension**

A dependents' pension is paid at a rate of from 40% to 100% of the full pension the insured person would have been entitled to, had he/she been 100% disabled according to the number of dependents. Recipients of a dependents' pension with low income receive an income supplement.

A widow with a child is entitled to a dependents' pension, or if she is 40 years old or over, or if she is unable to support herself; also a widower if he has a child, or if he is 40 years old or over and is unable to support himself (and his gross income is less than NIS 4,208 per month).

**Dependents' Grant**

A one-time grant equivalent to 36 months of dependents' pension. A person eligible for the grant is not entitled to a pension. A widow under 40 years of age without children at home and able to support herself is entitled to a dependents' grant; also a widower under 40 years of age without children and unable to support himself (if his gross income is less than NIS 4,208 per month).

**Marriage Grant**

To a widow/er who remarries – a grant equivalent to 36 monthly allowances. The grant

is paid in two installments: the first part is paid right after the day of marriage and the other part is paid two years after the remarriage date (eligibility for dependents' pension expires).

**Vocational Rehabilitation  
for Widow/er Receiving  
Dependents' Pension**

Vocational studies (vocational training); payment of maintenance allowance during the studies and payment of expenses related to training.

**Maintenance Allowance  
for Orphans**

To an orphan child who dedicates most of his/her time to high-school studies or to vocational training, subject to an income test of the parent. The maintenance allowance sum as of January 2006 – NIS 664.

**Bar/Bat Mitzvah Grant**

A boy-orphan aged 13 and a girl-orphan aged 12 are entitled to the grant. Sum of the grant as of January 2006 – NIS 4,827.

**Grant Following Decease**

On the decease of a recipient of a disability pension whose disability was 50% or more, or on the decease of a recipient of a dependents' allowance or old-age allowance, a one-time grant is paid to the spouse, and if there is no spouse, to the children (as defined by law).

The sum of the grant as of January 2006 – NIS 6,950.

Under certain conditions, the survivors of the work disability pension recipient will be paid one-time grant at the rate of 60% of the disability pension of the deceased multiplied by 36.

**Volunteer's Rights**

Volunteers injured during and due to volunteer activities, including injury on the way to or from the volunteering site, as well as dependents of volunteers who passed away due to an injury incurred under these circumstances – are provided benefits as specified in the Work Injury Insurance chapter, and according to the conditions of eligibility specified therein

"**Volunteer**" – a person who volunteers, without wages, for fellow human beings, and was referred for volunteer work by a certified public institution, and the activity is carried out in order to bring national or public benefit; a person who executes, without receiving wages, and not within the framework of the IDF service, security services according to law; a person who provides assistance or carries out activities that saved lives or property; a person who performs community work or community services according to the penal law; a volunteer at the Magen David

Adom, at a first aid organization or an organization for the prevention of bodily injuries and damage to property, or an organization for the care of the sick and people who cannot care for themselves, or an organization engaged in burial activities – but only if the Minister of Social Affairs has certified the organization, as well as volunteer fire fighters; and any person who performs community services without wages as part of the "Mehalev" (Wisconsin) Program.

The benefit paid to a volunteer who did not have any income before the injury will be calculated as if his monthly income was NIS 3,620 as of January 2006.

Injury benefits per day as of January 2006 – NIS 90.5.

■ **Claim for benefit**

The claim should be submitted at the local branch of the National Insurance Institute nearest near the place of residence.

# Disability Insurance

A monthly pension is paid to a person whose earning ability is reduced due to his disability. Benefits to disabled children, attendance allowance to severely disabled, and vocational guidance are also provided

## Disability Pension

### ■ Who is eligible for disability pension?

"Disabled" – resident of Israel who is not a housewife, from 18 up to retirement age (see the chapter on old age) who due to a physical, cognitive or mental impairment resulting from illness, accident or congenital disability, is not capable of earning a living, and he/she does not earn a sum equivalent to 25% of the average wage (NIS 1,846 as of January 2006), or his/her earning capacity or actual income has been reduced by 50% or more as a result of the impairment (whether at once or gradually).

A person who was a "minor employee" immediately preceding the disability that impaired his/her ability to earn a living is also considered a "disabled" person.

"Disabled" shall include also a housewife if she was employed or self-employed for 12 consecutive months (or for 24 nonconsecutive months) out of the 48 months preceding the submission of the claim for disability pension, or preceding the cessation of work, if she worked after submitting the claim; as well as a housewife who is living separately from her spouse, and has not lived with him for the period of 24 months preceding the submission of the claim for disability pension or afterwards.

"Disabled housewife" – a married female resident of Israel, aged between 18 and retirement age (see the chapter on old age), whose spouse is insured, and she does not work outside her household, and who as a result of the impairment, is not able to function in her usual household or she lost at least 50% of her ability to function in the household.

### ■ Conditions of entitlement to disability pension

**1) Physical disability** – medical disability at a rate of at least 60%, or 40% if the insured has a number of disabilities and for a specific disability a medical disability rate of at least 25% was determined (for a disabled housewife – at least 50%).

**2) Functional disability** – a degree of incapacity to earn a living (or to function in a household) at a rate of at least 50%.

**Beginning of eligibility** – at the end of 90-day period following the date incapacity to earn a living (or incapacity to function in a household) began, and if sick-leave allowance is paid for this period – at the end of 90 days from payment of sick leave (for a new immigrant – eligibility starts at the end of one year from the date of immigration).

### ■ Rates of pension as of January 2006

NIS 1,937 for a single person whose degree of disability is 75% or over (henceforth – full individual pension), and at a rate proportionate to the degree of disability for a person whose disability degree is 60%-74%.

Recipients of a general disability pension whose degree of functional disability is at least 75%, a degree of physical disability is at least 50%, who are not residents of an institution, receive a supplement to their pension at the sum of NIS 208-308, according to the degree of their physical disability.

**Dependents' increment** – for a spouse whose income is no greater than 57% of the average wage (NIS 4,208 as of January 2006) – 50% of the pension paid to the disabled person (a housewife is not eligible for an increment for her spouse); for a child (for each one of the first two children) – 40% of the monthly pension paid to the disabled person or disabled housewife. A dependents' increment is subject to passing an income test.

### ■ Claim for disability pension

One who believes that according to the criteria above, he/she is entitled to a monthly disability pension, should apply to a local branch of the National Insurance Institute near to his/her place of residence and submit a claim for a pension using the appropriate form. A claim form can be downloaded from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and sent by mail.

The claim should be submitted by the claimant himself/herself. If the claimant is not capable of doing so due to his/her physical or mental condition, the claimant's family member or another representative of the claimant may submit the form on his/her behalf.

The claim should be submitted within 12 months from the day the reason for the claim was established. Submitting the claim at a later time may impair one's entitlement to the pension.

A person whose claim for disability pension has been rejected and a person who receives a partial pension are entitled to appeal against the decision and submit a new claim under the relevant laws and regulations.

### ■ Exemption from payments of insurance contributions

- A recipient of a disability pension who has no other source of income is exempt from payment of insurance contributions during the period of entitlement to the pension.

- A recipient of a disability pension whose degree of incapability to earn a living was defined as at least 75% or more for a one-year period at least or permanently, is exempt from payment of insurance contributions during the period of entitlement to the pension, even if he/she has an additional source of income.

If this person is self-employed, he/she must pay work injury insurance contributions; if he/she is an employee, the employer must pay for his/her work injury insurance contributions as well as bankruptcy and liquidation insurance contributions.

## Vocational Rehabilitation

Aid in diagnosis and vocational guidance for an insured person with a physical disability degree of at least 20% who is not capable, due to his/her disability, of working in his occupation or any other suitable occupation, if such a person requires vocational rehabilitation and is suitable for it; payment of rehabilitation allowance during vocational training (to those who do not receive disability pension or receive only a partial pension), as well as payment of tuition expenses, training equipment and travelling expenses to and from the training site.

In special cases, a grant is awarded to assist in the purchase of work equipment.

### ■ Application for vocational rehabilitation

A person who believes that he/she is entitled to vocational rehabilitation should apply to a local branch of the National Insurance Institute near his/her place of residence and submit an application for vocational rehabilitation using the appropriate form available at the branch.

## Attendance Allowance

An allowance equivalent to 50%-150% of a full individual pension (NIS 1,810 as of January 2006).

This allowance is paid to a person who is dependent on the help of another person for daily activities (mobility at home, dressing, washing up, eating, personal hygiene) or requires supervision to prevent a risk to his/her life or the life of those around him/her.

To the allowance an increment is paid ranging from NIS 253-769, in accordance with the sum of the allowance.

### ■ Conditions of eligibility for attendance allowance

- Person is not hospitalized in an institution.
- Person resides in Israel. Under certain conditions, the allowance is paid for a limited period to a disabled person residing abroad.
- Person receives a disability pension and his/her physical disability been classified as suffering from a medical disability (for the purposes of attendance allowance) has been determined as at a rate of at least 60%.

#### Or

Person is not entitled to a disability pension, for whom physical disability degree (for the purposes of attendance allowance) at a rate of at least 75% has been determined, but only if his/her income from work is no greater than the sum specified by the regulations, and he/she does not receive payment for personal care or help at home according to any law or regulation.

- Person does not receive a mobility benefit unless his/her mobility limitation has been determined as 100%, or he/she requires and uses a wheelchair, or he/she is bedridden, or he/she owns a vehicle and his/her attendance allowance was determined as at rate of 100%.

### ■ Claim for attendance allowance

A person who believes that he/she is entitled to an attendance allowance should apply to a local branch of the NII near his/her place of residence and submit a claim for the allowance using the appropriate form available at the branch.

The claimant should attach medical documents and any other document related to the claim and cooperate with the authorities in order to determine his/her eligibility for the allowance. A person who submitted a claim for benefit after January 1st, 2006 may receive retroactive payment for the six months prior to submission of the claim. A person who submitted a claim earlier than the aforementioned date will receive payment of allowance as of the month in which the claim was submitted.



## Special Benefit for Severely

### Disabled Immigrants

Severely disabled immigrants aged 18 to retirement age (see chapter on old age) are entitled, under certain conditions, to a special benefit within 90 days of their immigration.

The benefit is composed of an attendance allowance and disability pension. For more details, apply to a local branch of the National Insurance Institute near the place of residence.

### Grant Following Decease

A one-time grant to a spouse and in the absence thereof – to a child (as defined by law) of a deceased recipient of disability pension. The sum of the grant as of January 2006 is NIS 6,950.

A claim for the grant should be submitted within 12 months from the time that the reason for the claim was established.

### Benefit for Disabled Child

Pension equivalent to 30%-120% of full individual pension for a single person (the sum of a full allowance for a single person – NIS 1,810 as of January 2006). Benefit recipients of a pension for a disabled child for whom the maximum benefit rate was determined in relation to severity of the impairment receive a pension increment of NIS 308. Families with two or more disabled children or more are entitled to a pension at an increased rate for each of their children.

#### ■ Who is eligible for benefit for disabled child?

- A child under three years of age who suffers from severe developmental retardation (from the age of 91 days).
- A child aged 3-18 years who is dependent on the assistance of another person for everyday activities to a much greater extent than normal for his/her age group (mobility in the home, dressing, washing up, eating,

personal hygiene) and requires the constant supervision of another person.

- A child under 18 years of age who requires constant supervision in order to prevent a risk to his/her life or the life of others (from the age of 91 days).
- A child under 18 years of age who suffers from one of the following problems: Down's syndrome (from birth); decreased hearing of at least 45 decibels for each ear with no possibility for correction (from birth); impaired vision of at least 3/60 in each eye or visual field less than 20° in each eye – with correction (from the age of 91 days); autism, psychosis or similar psychiatric-behavioral condition (from the age of 91 days).
- A child under 18 years of age who requires special medical treatment as specified in the regulations (from the age of 91 days).

#### ■ Conditions of eligibility for benefit for disabled child

A child who resides in Israel (in certain cases, also a child abroad), is not institutionalized and does not live in a foster family; does not receive mobility benefit unless an 80% mobility limitation has been determined for him/her, or he/she needs and uses a wheelchair, or if his/her parents have another disabled child.

A child who is institutionalized is entitled to benefit if the entire burden of his/her care at the institution is at his/her parents' expense.

#### ■ Claim for benefit for disabled child

The claim for benefit should be submitted by the parent that the child is living with. If the child does not live with his/her parents, the claim should be submitted by the child's guardian or caregiver. The claim should be submitted at a local branch of the National Insurance Institute near the child's place of residence, using the appropriate form available at the branch or that can be downloaded from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il). Attached to the claim form should be medical documentation and certificates about the child's studies or

developmental treatments from a qualified party, as specified in the regulations.

The benefit for a disabled child is paid retroactively as well – all according to the regulations.

## Compensation for

### Tinea Victims

Under the Act for the Compensation for Tinea Victims, as of January 1, 1995, people injured by radiation therapy for tinea (or their survivors) – conducted in the period from 1.1.46 to 31.12.60 by a institution defined by law – are eligible for payment.

A person suffering from one of the diseases specified by law, such as cancer of the head and neck, blood cancer, etc., is considered a victim.

The claim for payment should be submitted at a local branch of the National Insurance Institute near the place of residence. The Ministry of Health is responsible for determining eligibility and will inform the claimant whether his/her claim has been approved or rejected. Payment will be made by the National Insurance Institute.

## Compensation for Blood

### Transfusion (AIDS) Victim

Under the Act for the Compensation for Blood Transfusion (AIDS) Victims, people carrying the HIV virus as a result of blood transfusions or blood products given by a public medical service during the period of 31.12.81 to 1.1.87 are eligible for payment.

The law also applies to spouses and children if they carry the HIV virus due to contact with a carrier.

Determining eligibility is the responsibility of the Experts Committee of the Ministry of Health. Payments are made by the National Insurance Institute.

#### ■ Who is eligible for mobility benefit?

"Person with mobility limitation" – Israeli resident, from age 3 to retirement age (see chapter on old age), in whose case a medical commission of the Ministry of Health has determined a percentage of mobility limitation on account of impairment in the lower limbs, according to a specified list of impairments. Under certain conditions, the entitlement for benefit may be prolonged for persons who have reached retirement age.

### Mobility Allowance

A monthly pension paid to a person with mobility limitation for his/her mobility expenses. The pension is updated in accordance with the rates of increase in the costs of vehicle maintenance.

#### ■ Conditions of eligibility for allowance for vehicle owners

A person with limited mobility is entitled to a mobility allowance as a vehicle owner if he/she has a vehicle and is eligible for a non-recourse loan.

A person is entitled to a pension increment if he is an "earner" (income from work greater than NIS 1,810 in January 2006), whose place of work is at least 40 km in both directions, and who regularly uses his vehicle for traveling to work.

#### ■ Conditions of eligibility for allowance for person who does not own a vehicle

A person with mobility if he/she has an "earner" income (his/her income from work is greater than NIS 1,810 as of January 2006), is aged 18 or over, and has been determined as having mobility limitation of at least 80%, and does not receive a mobility allowance as a vehicle-owner and does not receive a general disability pension.

A person who is not a vehicle-owner and is not an "earner" is eligible for mobility allowance\* if this person receives an attendance allowance\* or pension for disabled child\*\* from the National Insurance Institute or if the person is institutionalized\*\*\*, but only if the person meets the conditions specified below:

#### \*Recipient of attendance allowance

A person who does not own a vehicle is entitled to a mobility allowance if he/she meets the following conditions:

1. Aged 18 years or over;
2. Has been determined as having 100% mobility limitation or a medical commission has determined that he/she is in need of and uses a wheelchair.

#### \*\*Recipient of benefit for disabled child

A person who does not own a vehicle is entitled to a mobility allowance if he/she has been determined as having at least 80% mobility limitation or a medical commission has determined that he/she is in need of and uses a wheelchair.

#### \*\*\*Institutionalized person

A person who does not own a vehicle is entitled to a mobility allowance if he/she meets the following conditions:

# Mobility Benefits

Mobility benefits are provided, under an agreement between the Ministry of Finance and the National Insurance Institute, to persons with leg injuries whose mobility is limited

- 1. Has at least 100% mobility limitation (for a child – an 80% mobility limitation) or he/she requires and uses a wheelchair;
- 2. Does not receive attendance allowance or benefit for disabled child from the National Insurance Institute only because he/she is institutionalized;
- 3. He/she leaves the area of the institution by motorized vehicle at least 6 times a month;
- 4. No public institution carries the expenses of his/her outings from the institution.

Non-Recourse Loan

This loan is given for partial or in full coverage of the taxes levied on the vehicle approved as under the agreement. The non-recourse loan must be repaid as described in the agreement. The rate of the loan is proportionate to the mobility limitation percentage and depends on the size of the vehicle and presence of driving license (person drives him/herself or does not drive him/herself):

- A person with mobility limitation of 80%-100% with a valid driving license receives a loan to cover the tax rates applicable to a vehicle with motor volume up to 1,800 cc, but no more than the fixed maximum sum.
- A person with mobility limitation of 80-100%, without a valid driving license, who has a driver that is authorized by the Institute, receives a loan to cover 75% of the tax rates applicable to a vehicle with motor capacity up to 1,300 cc, but not more than 75% of the fixed maximum sum.

In cases in which the Medical Institute of Road Safety determines that the person with mobility limitation requires a vehicle that is larger than the one approved under the agreement, a non-recourse loan for the purchase of the vehicle is given according to the recommendation of the Institute.

Conditions of eligibility for non-recourse loan

- A person with mobility limitation (as specified above) holder of a valid driving license, if he/she has at least 40% mobility limitation.
- A person with mobility limitation without a valid driving license, if he/she has at least 60% mobility limitation, and has a driver that is authorized by the Institute who lives with the person, in the same building or in proximity of nor more than 500 meters, or greater distance, if these are the two closest buildings in the settlement.

Loan and Grant from the Loan Fund

Loan and grant for a van with accessories\*

For a person purchasing his/her first vehicle – at a rate of 80% of the value of the vehicle (purchased or determining – whichever is lower) without taxes.

For a person replacing his/her vehicle – the sum of the difference between the value of the vehicle that is sold and that of the purchased or determining vehicle (whichever is lower) without taxes, up to 80% of the determining value of the vehicle without taxes. A loan is provided for each new vehicle and becomes after 5 years.

A person with mobility limitation is eligible for a loan and grant only if a medical commission determined that he/she needs a wheelchair and uses it and if the Medical Institute of Road Safety has determined that he/she requires a vehicle with accessories.

Loan and grant for private vehicle

At a rate of up to 80% of vehicle's value without taxes. 20% of the vehicle's value is provided as a loan for 5 years at 2.38% annual interest, and the remainder becomes a grant after 5 years.

A person eligible for a loan and grant is one who has mobility limitation, is aged 18-60 years, who is determined as having at least 90% mobility limitation, is an "earner" or is a student or is in undergoing rehabilitation or serves in the IDF or National Service, and holds a valid driving license and is purchasing his/her first car – all based on an income test. In certain cases this person is also eligible for assistance in replacing his car.

A person who is eligible for financial assistance in purchasing of a vehicle without taxes (van with accessories or private car) under another law or arrangement, is entitled to select the law under which he/she will receive the assistance.

Special Loan for the Purchase and Installation of Vehicle Accessories\*

At a rate of 95% including VAT, of value of the accessories (new accessories only), including VAT, that were approved by the Medical Institute of Road Safety and that were installed in the vehicle. The loan is granted to a person who drives him/herself or is driven by another person, whether or not this is the first assistance. At the end of 5 years, this loan becomes a grant. A loan for purchasing and installing the accessories can be obtained only every 5 years.

The loan is granted to a person with mobility limitation under the following conditions: a medical committee or a Medical Appeals Committee determined that he/she needs a wheelchair and uses it; the Medical Institute of Road Safety has determined that the vehicle that is appropriate for his/her use is a vehicle with special accessories and has also determined which accessories should be installed in the vehicle.

A person entitled for special accessories or a loan for purchasing and installation of special accessories under another law or arrangement is entitled to choose the law according to which he/she will receive the assistance.

A Refund for Expenses for Purchasing and Installing Accessories in a Private Vehicle

At a rate of up to 95% of the value of the accessories (new accessories only), which were approved by the Medical Institute of Road Safety and that were installed in the vehicle. Accessories that are integral parts of the vehicle, such as power steering, are not refunded.

The refund is granted to a person who drives him/herself, who receives a mobility allowance, and for whom the Medical Institute of Road Safety has determined the required accessories due to his/her special needs for driving, safety and vehicle usage.

Assistance for purchasing and installing the accessories can only be obtained every 42 months.

A person entitled for special accessories for a private car or a loan for purchasing and installation of special accessories in a vehicle under another law or arrangement is entitled to choose the law according to which he/she will receive the assistance.

Assistance for Purchasing a Wheelchair-Carrier

At a rate of 95% of the price of the device (actually purchased), including the value of installation and applicable taxes. At the end of 5 years, this loan becomes a grant.

Eligible for this assistance: a person with mobility limitation who receives a mobility allowance, for whom the medical committee or Medical Appeals Committee determined that he/she requires and uses a wheelchair, and holds and owns a vehicle that is suitable for the installation of a wheelchair-carrier and has purchased a carrier suitable for this vehicle.

A person entitled to a wheelchair-carrier or a grant for purchase of a wheelchair-carrier under another law or arrangement is entitled to choose the law under which he/she will receive assistance.

Refund of Travel Expenses

Whoever needs to come before a medical commission or undergo other examinations pursuant to the Mobility Agreement, and due to his/her physical condition and place of residence is unable to travel on public transportation, is eligible, under certain conditions, for a refund of travel expenses incurred for such a purpose of he/she is not eligible for mobility allowance in the month in which such examinations take place.

Driving Course for a Van

A person with mobility limitation who is confined to a wheelchair is eligible for a benefit from the Fund for Development of Services for the Disabled – learning to drive on a van with special accessories\*, according to the regulations that were set forth.

Parking Sticker

A person with mobility limitation is entitled to a parking sticker for his/her car.

To receive a parking sticker, one has to apply to the local branch of the Ministry of Health near the place of residence.

Claim for Mobility Benefit

The claimant should apply to the regional Health Bureau and submit an application for a medical examination. Upon receipt of the certificate from the Health Bureau, a claim for a mobility benefit can be submitted at a local branch of the National Insurance Institute near the claimant's place of residence.

In cases in which the medical committee decided that the person with limited mobility needs a wheelchair, he may also be eligible for additional benefits. He should present two documents to the medical committee:

- 1. An authorization from a doctor or a physiotherapist that he needs a wheelchair;
- 2. Authorization of purchase or hiring of a wheelchair in his name, at least six months prior to the examination date by the medical committee.

Any person who feels aggrieved by the decision of the medical committee, is entitled to appeal to the Medical Appeals Committee of the Ministry of Health within 60 days of being notified of the decision.

It is also possible to appeal the decision of the Medical Appeals Committee in the District Labor Court within 30 days of being notified of the decision.

\* A vehicle with special accessories is a vehicle in which a passenger can enter while sitting in a wheelchair or the driver can drive while sitting in a wheelchair.

# Vocational Rehabilitation

The National Insurance Institute's vocational rehabilitation program is aimed at providing guidance and training for the disabled and for widows in order to help them find suitable employment. In addition, social services are provided to people injured at work or as a result of a hostile action



## ■ Who is eligible for vocational rehabilitation?

- Person injured at work whose permanent disability degree was determined as at least 10%, as well as widow of work accident victim who passed away as a result of the work injury.
- Person injured as the result of a hostile action where disability degree was determined as at least 20% disabled, as well as widow and orphans of victim of hostile action who passed away as the result of hostile action.
- Person with general disability who have been determined as at least 20% disabled.
- Widow/widower who is entitled to survivors' benefit or to a one-time grant.

All of the above are eligible for vocational rehabilitation if, due to their disabilities, they are incapable of working in their previous occupation or any other suitable occupation, and it has been determined that they require and are suitable for vocational rehabilitation.

A widow/er is eligible for vocational rehabilitation if he/she is of working age, and unemployed, or is not earning enough to support him/herself, or requires vocational training due to being widowed.

## ■ What are vocational rehabilitation services?

A person undergoing rehabilitation is entitled to assistance in vocational diagnosis and guidance, payment of rehabilitation allowance during training or studies (for a disabled person who does not receive disability pension or who receives a partial pension), and to a sustenance allowance (for a widow/widower) and payment of expenses related to studies, such as tuition fees, travelling expenses, books and learning materials. All these as determined by the regulations and instructions and in accordance with the hours of study.

The rehabilitation instructor at the local branch

provides counseling in all the matters related to vocational guidance and integration into work, based on personal acquaintance with the eligible person, and his/her ambitions, skills and limitations. If necessary, the rehabilitation instructor consults with specialists in the fields of medicine, psychology, vocational guidance and other fields. When selecting a vocation, market demand and the required investment in acquiring the profession or required skills are taken into consideration.

Vocational training or studies are held at the Ministry of Labor training centers, schools or at the working place.

The duration of vocational training or studies is determined by the skills of the person undergoing rehabilitation and the selected vocation, and is no longer than one year. A person who is determined as 65% or more disabled and who is found to be suitable for studies at an institute for high education, is entitled for assistance until the completion of a bachelor's degree.

## ■ Social service assistance for victims of work injury and hostile action

In addition to benefits and rehabilitation assistance, work injury victims and victims of hostilities are eligible for social service assistance as specified by regulations and instructions:

**Work injury victims** whose degree of disability is at least 75%, or who have difficulty in walking and their disability degree is 65%-74%, are entitled, under certain circumstances, to special allowance for personal care, as well as a special

grant for one-time expenses, such as assistance in the purchase of a vehicle (for mobility limited), assistance in the modification of the housing, assistance in the purchase of accessories, etc.

**Victims of hostile action and bereaved families of a person who has passed away due to a hostile action** receive, in addition to income support and social assistance, accompanying support.

Social workers from the Rehabilitation Department provide psychological individual and group support aimed at helping them cope with the traumas and the bereavement. In addition, volunteers help the families with various problems over the years.

## ■ Application for vocational rehabilitation

An application should be submitted using a special form at a branch of the National Insurance Institute near the claimant's place of residence.





# Benefits for Prisoners of Zion and Families of Martyrs

A resident and citizen of Israel who has been recognized by the competent authority as a Prisoner of Zion, or a family member of a Prisoner of Zion held in prison, or a family member of a Martyr, is entitled to benefits under the Benefits for Prisoners of Zion and their Families Law of 1992

## Categories of eligible persons:

- A Prisoner or Detainee of Zion who is disabled due to his/her imprisonment, detention or exile, and his/her disability degree is at least 10% (valid as of June 8, 1992).
- A Prisoner or Detainee of Zion even if he/she is not disabled, but only if he/she meets the income test criteria (valid as of January 1, 1999).
- The spouse and children of a Prisoner or Detainee of Zion who is imprisoned for more than 6 months, as well as the spouse and children of a person who has disappeared in an enemy country and at least 6 months have elapsed since his/her disappearance.
- Family member\* of a Prisoner or Detainee of Zion who died in prison, or while in detention or exile after the establishment of the State of Israel.
- Family member\* of a person executed in another country after the establishment of the State of Israel due to his/her Zionist activity, Judaism or links with Israel, as well as the widow of a Prisoner or Detainee of Zion who died abroad, if she is not eligible for a benefit under the law.
- Widow/er or children (orphans) of a Prisoner of Zion who received Prisoner of Zion Benefits for the National Insurance Institute.

### Benefit for a Disabled Prisoner of Zion

The rate of the benefit is determined by the percentage of disability. A disabled person with a disability degree of 100% receives a benefit equal to 117% of the total wage paid to a grade 17 civil servant, according to the administrative ranking (as of January 2006 – NIS 3,313).

\* Spouse, child, parent, brother or sister.

### Benefit in Accordance with Income for Prisoner of Zion

The benefit is paid to disabled Prisoner of Zion, as well as to one who is not disabled and meets the criteria of income test. The maximum individual benefit rate is NIS 1,988 (as of January 2006), and NIS 2,982 for a couple (as of January 2006). Anyone entitled to the benefit according to income will also be entitled to a discount on municipality tax (up to 66%).

### Benefit for Spouse and Children of an Imprisoned Prisoner of Zion

The benefit rate depends on the income of the spouse. Those without an income are paid a benefit at the rate of the income support benefit.

### Benefit for Family Member of a Prisoner of Zion who died in Prison

The benefit rate is equal to the benefit paid under the Families of Soldiers Killed in Action Law (Ministry of Defence).

### Benefit for Family Member of a Martyr

The benefit rate is equal to the benefit paid under the Families of Soldiers Killed in Action Law (Ministry of Defence).

### Benefit for a Widow of a Prisoner of Zion Who Died Abroad

The benefit is at the rate of the survivors' pension (unless she is entitled to another pension under the Law).

### Dependents' Benefit

A dependents' benefit is paid to a widow/er or children (orphans) of a Prisoner of Zion who received a Prisoner of Zion benefit from the National Insurance Institute. The widow/er's entitlement to benefit expires when he/she remarries. A person entitled to both dependents' benefit and survivors' pension or allowance for dependents of person injured at work should choose one of these benefits.

The benefit rate is 60% of the benefit sum that the Prisoner of Zion received before his/her death.

### Grant Following Decease

Grant following decease is paid to a widow/er or children (orphans) of a Prisoner of Zion who are not eligible for such a grant under any other regulation. The sum of the grant as of January 2006 – NIS 6,950.

### Benefits for a Disabled Prisoner of Zion

Treatment, hospitalization, recuperation, appliances, vocational rehabilitation, convalescence pay for 7 days (valid as of June 8, 1992), as well as benefit grant (valid as of August 1999), as well as a discount on municipality tax (up to 66%).

## Benefits for Righteous Gentiles

A person recognized by the memorial authority Yad Vashem as a righteous gentile, and residing in Israel, as well as family members of a righteous gentile (widow/er and if there is no widow/er – the child, as defined under the National Insurance Law, residing in Israel) are entitled to benefits

### Cash Benefit

A monthly benefit equal to the average wage (as of January 2006 – NIS 7,383).

### Convalescence Grant and Municipality Tax Discount

For righteous gentile and his/her spouse – convalescence pay for 8 days, according to the rate paid to civil servants; discount on municipality tax (up to 66%).

# Old-Age Insurance

The purpose of old-age insurance is to ensure that residents of Israel have a fixed monthly income during their old age. Persons with low income are entitled to an income supplement



## Old-Age Pension

### Who is eligible?

An old age pension is paid by law to an Israeli resident born in Israel, or who immigrated to Israel for the first time prior to the age determined in the law.

The age determined by law increases gradually from 60 to 62, according to date of birth, as specified in the table below:

Month and Year of Birth	The Age at the Time of Immigration that Entitles You to an Old Age Pension
Up to June 1944	Before 60
From 7/1944 to 8/1944	Before 60 and 4 months
From 9/1944 to 4/1945	Before 60 and 8 months
From 5/1945 to 12/1945	Before 61
From 1/1946 to 8/1946	Before 61 and 4 months
From 9/1946 to 4/1947	Before 61 and 8 months
From 5/1947 onward	Before 62

Anyone immigrating to Israel for the first time after the age determined in the law will receive, under certain circumstances, a special old-age benefit (see below).

**A woman resident of Israel will be eligible for a pension if, in addition to the above stipulations, she falls into one of the following categories:**

- Single woman – an unmarried, divorced or widowed woman (except for a widow who receives a survivors' pension or dependents' pension and does not work outside of her household).
- A married woman who works outside her household (employed or self-employed).
- A married woman whose husband is not insured with old-age and survivors' insurance (due to his age or because he is not a resident of Israel) – even if the woman is not an employee and is not self-employed.
- Abandoned wife (a married woman whose husband has disappeared for 2 or more years, or has been abroad for without her consent for 2 or more years and does not pay her alimony) – even if the woman is not an employee and is not self-employed.
- A housewife, a married woman who does not work outside her household, and whose husband is insured, is entitled to an old-age pension at the pensionable age if she was born after December 31, 1930.

### Conditions of eligibility for old-age pension

#### 1. Reaching pensionable age.

Under an amendment to the law, the pensionable age will be gradually increased. Two dates are relevant for determining pensionable age:

- a. **Retirement age (the age of eligibility conditional upon income)** – the age at which you will be entitled to an old age pension on condition that your income from work is no greater than NIS 4,208 per month for an individual, or NIS 5,611 per month for a couple (as of January 2006). Income from pension is not considered as income.

From July 1, 2004 the age will increase gradually, and by the end of the process will be 67 for men and 64 for women.

#### Men – Retirement Age According to Date of Birth

Month and Date of Birth		Retirement Age
From Date	To Date	
-	6/39	65
7/39	8/39	65 and 4 months
9/39	4/40	65 and 8 months
5/40	12/40	66
1/41	8/41	66 and 4 months
9/41	4/42	66 and 8 months
5/42	Onward	67

#### Women – Retirement Age According to Date of Birth

Month and Date of Birth		Retirement Age
From Date	To Date	
-	6/44	60
7/44	8/44	60 and 4 months
9/44	4/45	60 and 8 months
5/45	12/45	61
1/46	8/46	61 and 4 months
9/46	4/47	61 and 8 months
5/47	12/49	62
1/50	8/50	62 and 4 months
9/50	4/51	62 and 8 months
5/51	12/51	63
1/52	8/52	63 and 4 months
9/52	4/53	63 and 8 months
5/53	Onward	64

- b. **Pensionable age** – the age at which you will be entitled to an old age pension irrespective of income. From July 1, 2004 the age will increase gradually until by the end of the process it will be 70 for both men and women.

### Age of Entitlement for Old Age Pension According to Date of Birth – Women (There is no change in the entitlement age for men – 70)

Month and Date of Birth		Retirement Age
From Date	To Date	
-	6/39	65
7/39	8/39	65 and 4 months
9/39	4/40	65 and 8 months
5/40	12/40	66
1/41	8/41	66 and 4 months
9/41	4/42	66 and 8 months
5/42	12/44	67
1/45	8/45	67 and 4 months
9/45	4/46	67 and 8 months
5/46	12/46	68
1/47	8/47	68 and 4 months
9/47	4/48	68 and 8 months
5/48	12/48	69
1/49	8/49	69 and 4 months
9/49	4/50	69 and 8 months
5/50	Onward	70

#### 2. Completion of "qualifying period" (insurance period)

60 insurance months within the last 10 years preceding pensionable age; or 144 insurance months or 60 insurance months, provided the number of insurance months is not less than the number of months without insurance.

### Payment of insurance contributions (for insured persons who are not employees and for women who are not housewives)

A person owing insurance contributions will be ruled out of eligibility for the pension or will be paid a reduced pension (in accordance with the amount owed and the period of the payment delay) until the debt is paid.

### Increments to pension

**Dependents' increment** – is paid for a spouse of the pension recipient provided the spouse does not receive a pension pursuant to the National Insurance Law, and for each one of the first two children of the pension recipient.

A housewife is not entitled to a dependents' increment.

- **Husband** – the husband of a pension recipient who is married to her for at least one year, and he is at least 70 years old; or he is at least 50 years old and meets the income test criteria.

- **Wife** – the wife of a pension recipient who meets the following conditions: she has been married to her husband for at least a year or has borne him a child; she is at least 45 years old or has custody of his child; has reached pensionable age or meets the income test criteria.
- **Child** – the child of a pension recipient (including foster or adopted child) who is under the age of 18; or is under the age of 20 and he/she is completing his/her studies at a post-elementary educational institution; or is under the age of 22 and he is in the IDF regular service and 36 months have not passed since his/her recruitment; or (only for a girl) – she is under the age of 22 and is serving in the National Service; or has not reached 22 years of age and he/she is serving as a volunteer in the National Service as part of an experimental program; or has not yet reached 20 years of age and is a cadet in an IDF pre-military framework institution; or he/she is under 22 years of age and his/her military service is postponed due to academic studies sanctioned by the IDF; or he/she is under 21 years of age and is a volunteer in a year of National Service and his/her military service was postponed due to volunteer service.

**Seniority increment** – 2% of the pension for each year of insurance after the first ten years of insurance. Maximum seniority increment – 50% of the pension.

Seniority increment is not paid to housewives.

**Deferred retirement increment** – 5% of the pension for each year in which the pension recipient was not eligible for the pension due to earned income, and up to the pensionable age (for men –70, and for women, see table on previous page).

#### ■ Pension rates as of January 2006

Single person – NIS 1,127

Couple – NIS 1,690

Couple with one child – NIS 2,043

Couple with two children – NIS 2,396

Single person with one child – NIS 1,480

Single person with two children – NIS 1,833

#### ■ Claim for old-age pension

The claim should be submitted around the age of eligibility for old-age pension using the appropriate form (which will be sent by mail to all persons approaching this age), to a local branch of the National Insurance Institute near the claimant's place of residence. The claim form is available at all local branches of the National Insurance Institute or it may be downloaded from the Internet site of the NII at [www.btl.gov.il](http://www.btl.gov.il) and sent by mail.

A person who becomes eligible for an old-age pension between the 1<sup>st</sup> and 15<sup>th</sup> of the month will be paid as of the first of that month; a person who becomes eligible for an old-age pension between the 16<sup>th</sup> and the end of the month will be paid as of the first of the next month. **However**, if this person is also eligible for income supplement, he/she will be paid on the first of the month during which he/she becomes eligible (even if he/she becomes eligible after the 15<sup>th</sup> of that month).

If a claim is submitted 12 months after the age of eligibility, the National Insurance Institute is authorized to pay the pension retroactively for only 12 months.

### Income Supplement

A recipient of old-age pension with a low income who meets the income test criteria is entitled to an income supplement. The supplement augments the pension up to the sum of the minimum guaranteed income.

#### ■ Rates of old-age pension with income supplement as of January 2006

Single person – NIS 2,089

Couple – NIS 3,107

Couple with one child – NIS 3,872

Couple with two children – NIS 4,637

Single person with one child – NIS 3,341

Single person with two children – NIS 4,107

A person who receives an old-age pension with income supplement who is traveling abroad must check his entitlement to receive the income supplement during his/her stay abroad.

#### ■ Claim for income supplement

The claim (using a special form) should be submitted together with the claim for an old-age pension, or later, when the income has decreased to a level for which income supplement is granted.

The income supplement is paid as of the month in which the claim is submitted and for as long as the recipient is entitled to this supplement (if a supplement was paid unduly, the National Insurance Institute is entitled to deduct the amount from the allowances it pays).

### Special Old-Age Benefit

A special benefit is paid to a person who immigrates to Israel for the first time after the age determined by law.

A married woman living with her spouse is not eligible for the special (old-age) benefit unless she has reached pensionable age.

#### ■ Conditions of eligibility for special old-age benefit

Pensionable age as specified above; non-eligibility for a pension under the National Insurance Law; meeting the income test criteria.

#### ■ Rates of special old-age benefit

The rate of the special benefit (for a single person and a person with dependents) is equal to the rate of the old-age pension under the National Insurance Law, but no seniority increment or deferred retirement increment is paid.

#### ■ Claim for special benefit and income supplement

The claim should be submitted, using a special form, at a local branch of the National Insurance Institute near the claimant's place of residence. The special benefit (old age) is paid on the 28<sup>th</sup> of each month since the month the claim was submitted (no benefit will be paid for the period prior to claim submission).

### Grant Following Decease

A one-time grant to the spouse of a deceased person, or in the absence of thereof, to the child of the deceased (see the definition above) of the deceased recipient of old-age pension.

The grant sum as of January 2006 is NIS 6,950, and if the deceased had received income supplement, the sum of the grant is NIS 7,240.

To a person receiving an old-age pension and income supplement who has become widowed, the sum of the grant paid is NIS 7,240.

The grant following decease is paid automatically and there is no need to submit a claim for such grant.





# Counseling Service for the Elderly

Volunteer pensioners provide counseling, guidance and practical assistance services to the elderly within the framework of the National Insurance Institute's Counseling Service for the Elderly. In addition, the volunteers conduct regular visits to the homes of homebound elderly people who require assistance



The Counseling Service for the Elderly operates in all the local branches of the National Insurance Institute. The Service was established in order to assist the elderly and their families solve problems that are unique to old age. The service is provided by elderly volunteers trained in special courses in universities and colleges to provide counseling, guidance and practical assistance to the elderly.

Counseling is provided in a warm and relaxed atmosphere. The elderly person has someone who listens to him, and when necessary, he/she is referred to other community services for assistance. About 4,500 volunteers are active in the Counseling Service for the Elderly departments throughout the country and provide counseling to about 15,000 elderly people a month.

The volunteers conduct regular visits to homebound lone elderly people. These visits are intended to give these people a sense of belonging and friendship. The volunteers also serve as their liaisons with the National Insurance Institute and other community services.

Volunteers routinely conduct preliminary house visits in order to identify elderly people in difficult circumstances who require intervention and assistance. Volunteers conduct about 50,000 visits to the homes of elderly people every year.

## Workers and volunteers of the Counseling Service for the Elderly provide counseling in the following fields:

### ■ A willing ear and personal support

In the Counseling for the Elderly departments you can find a willing ear and personal and sensitive support for any problem that disturbs you.

### ■ Counseling for maximum take-up of rights

The counselor helps the elderly person to take up his/her rights at the National Insurance Institute and to ensure that he/she receives the various institutional and service benefits he/she is entitled to in the community.

### ■ Counseling and receiving information on various subjects

Receiving updated information on various subjects, such as alternative housing in the community, cultural and recreational activities, etc.

### ■ Counseling on social and personal matters

Offered to elderly people at various stages of their lives, in times of transition and crisis related to retirement, and to changes in their personal,

functional or family situation. The assistance is also offered in the form of support groups.

### ■ Counseling for the middle generation

Children of elderly parents can receive guidance and assistance in solving problems associated with caring for their parents.

### ■ Support group – overcoming together

Support groups run by professionals help in dealing with transition and crisis situations. Various support groups are run in the branches of the National Insurance Institute for widows and widowers, the middle generation, and the spouses of people requiring long-term care.

The service in the Counseling for the Elderly departments is provided either during the reception hours in the branches or at other times by advance arrangement.

**Telephone counseling** – you can also obtain the service by telephoning the Counseling for the Elderly departments in the branches. The NII also **initiates telephone counseling**: volunteers enquire about the condition of many elderly people in the community, with the aim of providing assistance and personal support if necessary.

# Long-Term Care

The National Insurance Institute implements the Long-Term Care Insurance Law in cooperation with the Ministry of Social Affairs, the Ministry of Health and the sick funds. Under this law, long-term care benefits are granted to the people who have reached retirement age who live at home and require help of others in performance of everyday functions (dressing, washing up, eating, walking around the house, etc.), as well as to elderly people who need supervision at home for their safety and the safety of those around them



## Long-Term Care Benefit

The long-term care benefit is a service benefit. One entitled to this benefit receives long-term care services in order to assist him/her to perform every-day functions and manage the household.

### Who is eligible for long-term care benefit?

A resident of Israel who has reached retirement age (see the chapter on old age) and who depends on the help of others in the performance of everyday functions or who needs supervision.

### Conditions of eligibility for long-term care benefit

- Age – as specified above
- Residing in the community – not in an institution.
- Income test – the right to benefit and its rate are subject to an income test.
- The insured person does not receive an attendance allowance (special allowance for work injury disabled or general disabled person) from the National Insurance Institute, and does not receive an allowance for personal care or supervision from the State Treasury (a person who receives this kind of allowance should choose between the allowance and the benefit under the Long-Term Care Insurance Law).
- The insured person is dependent to a large extent on the assistance of another person in the performance of everyday functions (dressing, washing up, eating, control of urine and bowel movements, walking around the house, etc.); or requires supervision at home for his/her safety or the safety of others.

The extent of an elderly person's dependence on the help of another person, as well as the extent to which he/she requires supervision, are determined by the National Insurance Institute based on the assessment of a professional (nurse, physiotherapist, occupational therapist) conducted in the home of the elderly person. If the functional limitation is temporary, the benefit is given for a temporary period.

### What services are provided to person entitled to long-term care benefit?

Under the Long-Term Care Insurance Law, the person entitled to the benefit receives services intended to provide direct assistance in the performance of everyday functions and household management – all according to the need of the elderly person, and based on the decision of the local professional commission for the provision of care services.

Following are the services from which appropriate ones are selected, as long as these services are available and can be provided in the person's area of residence:

- Assistance of a home-caregiver in the performance of everyday functions (dressing, washing up, eating, control of urine and bowel movements, walking around the house), household management and supervision over the elderly person
- Supply of disposable absorbent products
- Treatment at day centers for the elderly
- Laundry services
- Personal alarm units



### Long-term care benefit rates

There are two rates for long-term care benefit:

- 93% benefit (9 $\frac{3}{4}$  weekly hours) – for a person who is dependent to a large extent on the help of other person for the performance of most of his/her everyday functions, as well as for a person who is in need of supervision.
- 150% benefit (15 $\frac{1}{2}$  weekly hours) – for a person who is completely dependent on the help of other person for the performance of most of his/her everyday functions, as well as for a person who is in need of constant supervision.

### Claim for long-term care benefit

In order to receive long-term care benefit, a claim form should be completed and submitted to the clerk at a local branch of the National Insurance Institute near the claimant's place of residence (claim forms are available at all local branches of the National Insurance Institute and may be downloaded from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and sent by mail).

A person who finds it difficult to fill in the claim form can receive assistance from the clerk or from the workers of the Counseling Service for the Elderly Department at a local branch of the National Insurance Institute.

The form must include an expert opinion by the attending physician, and documents authorizing the income must be appended to the form.

A claim for long-term care benefits can be submitted by any person who represents the claimant (such as family member, guardian, social worker or nurse) after the claimant has signed the form.



# Survivors' Insurance

Survivors' Insurance provides benefits to widow, widower and orphans of deceased Israeli resident who was insured for Old-Age and Survivors' Insurance for the period required by law and who paid the insurance contributions as required by law

## Survivors' Pension

### Who is eligible for survivors' pension?

- **Widower** – husband or common-law spouse of an insured woman at the time of her death, who had been married to her for at least a year (half a year – for a person aged 55 and over), if he has custody of the deceased's child or if he passes an income test.
- **Widow** – wife or common law spouse of an insured man at the time of his death, who had been married to him for at least a year (half a year – for a person aged 55 and over), or if she has borne him a child.
- **Child (orphan)** – the child of a deceased person (including a foster or adopted child or grandchild who was supported by the deceased) who is under the age of 18; or is under the age of 20 and he/she is completing his/her studies at a post-elementary educational institution; or is under the age of 22 and he is in the IDF regular service and 36 months have not passed since his/her recruitment; or (only for a girl) – she is under the age of 22 and is serving in the National Service; or has not reached 20 years of age and he/she is a cadet in an IDF pre-military framework institution; or he/she is under 21 years of age and is a volunteer in a year of National Service; or he/she is under 22 years of age and his/her military service is postponed due to academic studies sanctioned by the IDF.

Surviving children of married women who did not work outside their household (housewives) are also entitled to pension.

### Conditions of eligibility for survivors' pension

**Decease** – except for decease due to war or hostile actions.

**Completion of the "qualifying period"** – 12 insurance months preceding decease; or 24 months of insurance in the last 5 years prior to decease; or 60 months of insurance in the last 10 years prior to decease; or 144 months of insurance; or 60 months of insurance if the number of insurance months is not less than the number of months without insurance.

Exempt from the "qualifying period" is: an insured person who passed away within a year of his/her immigration to Israel; an insured person who passed away under the age of 19; an insured woman who passed away within a year of her becoming divorced or widowed; an insured person who was the main income earner for his/her spouse or children; an insured person who is survived by a child; an insured woman who received a disability pension.

**Payment of insurance contributions (for insured persons who are not employees and women who are not housewives)**

Arrears in insurance contributions rule out eligibility of the debtor's survivors for the pension or reduce the pension rate (in accordance with the debt sum and payment delay).

### Rates of survivors' pension as of January 2006

Widow/er without children aged 40-50 – NIS 858

Widow/er without children aged 50 and over: NIS 1,144

Widow/er with one child – NIS 1,680

Widow/er with two children – NIS 2,216

For each additional child – NIS 536

**Seniority increment** – 2% increment to the pension for each year in excess of the first 10 years insurance completed by the deceased.

## Income Supplement

A recipient of survivors' pension with a low income, who meets the income test criteria, is entitled to an income supplement. The benefit supplements the pension up to the sum of the minimum guaranteed income.

### Rates of survivors' pension with income supplement as of January 2006

Widow/er without children: NIS 2,089

Widow/er with one child: NIS 3,341

Widow/er with two or more children: NIS 4,107

### Claim for survivors' pension and income supplement

The claim should be submitted in writing, using the appropriate form, at a local branch of the National Insurance Institute near the claimant's place of residence. According to the National Insurance Law, the claim must be submitted within 12 months of the date of decease.

If the deceased person received an old-age or disability pension, the survivors' pension is to be paid from the 1<sup>st</sup> of the month **following** the month of decease. If the deceased did not receive old-age or disability pension, the survivors' pension is paid as follows:

- If the survivors are eligible for income supplement, the pension will be paid as of the 1<sup>st</sup> of the month of the decease.
- If the survivors are not eligible for income supplement, the pension will be paid as of the 1<sup>st</sup> of the month of the decease, if the date of decease was before the 16<sup>th</sup> of the month, and from the 1<sup>st</sup> of the month **following** the month of the decease, if the decease date was after the 15<sup>th</sup> of the month.

If the claim submission was delayed, the person eligible for the pension is entitled to receive only 12 months retroactively. The claim form can be downloaded from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and sent by mail.

## Special Survivors' Benefit

A special benefit is paid to a widow and orphans of an Israeli resident who was not insured (because he was aged 60 years or over on the date of immigration). The rates of the special benefit are equal to the rates of the survivors' pension under the National Insurance Law, but no seniority increment is paid.

### Conditions of eligibility for special survivors' benefit

Non-eligibility for a statutory pension (under the National Insurance Law) and meeting the income test criteria.

## Survivors' Grant

A widow under the age of 40 who has no child living with her is entitled to a one-time grant equivalent to 36 monthly pensions, and is not entitled to a monthly pension.

A widower in the same circumstances will receive the grant if he was married to a woman who was insured as an employee and is defined as a "widower" due to his low income.

## Marriage Grant

An one-time grant equivalent to 36 monthly pensions is paid to a widow/er receiving survivors' pension when she/he remarries.

The grant is paid in two installments: the first one right after the day of remarriage, the second one – two years after the remarriage date (eligibility for survivors' pension expires).

## Vocational Rehabilitation

### for Widow/er

Vocational studies (vocational training); payment of maintenance allowance during the period of study and payment of expenses connected to studies.

### Who is eligible for vocational rehabilitation?

A widow/er of working age who receives survivors' pension and is unemployed or does not earn a living, or requires vocational retraining due to the decease of the spouse.

For vocational training one should contact the rehabilitation clerk at a local branch of the National Insurance Institute near the place of residence and fill in a claim form for vocational rehabilitation.

## Maintenance Allowance

### for Orphans

For an orphan who dedicates most of his/her time to high-school studies or vocational training, according to an income test of the parent. The maintenance allowance rates as of January 2006 – NIS 480 for a child residing with a widow/er who is entitled to survivors' pension increment for the child; NIS 664 for a child whose widowed parent is not entitled to an increment to the survivors' pension.

## Bar/Bat Mitzvah Grant

A boy-orphan aged 13 and a girl-orphan aged 12. Bar/Bat Mitzvah grant rate, as of January 2006 – NIS 4,827.

## Grant Following Decease

In the case of the death of a recipient of one of the following pensions: old age, survivors, general disability or work injury – a one-time grant is paid to the spouse at the time of decease, and in the absence thereof, to the child (as defined above).

The grant sum as of January 2006 – NIS 6,950, and if the deceased received an income supplement – NIS 7,240.

## Burial Expenses

Paid directly to Hevrah Kadisha (Burial Society) for coverage of burial expenses.



# Benefits for Victims of Hostilities

The Benefits for Victims of Hostilities Law as of 1970 provides victims of hostilities and their families with benefits, rehabilitation and grants

**■ Who is eligible for benefit?**

A citizen or resident of Israel who was injured during hostilities in Israel or abroad; a person who entered Israel legally and was injured by an act of hostility in Israel; a foreign resident who was injured by an act of hostility abroad during and as a result of his/her employment by an Israeli employer (approved for this matter).

**"Hostile action injury"** – an injury due to an act of hostility by enemy forces, or an accidental injury by a person due to hostile actions by enemy forces or under circumstances in which there was reasonable fear of hostile action, as well as injury caused by a weapon that was intended for hostile action or against it – all conditional upon confirmation by the authority appointed by the Ministry of Defence that the injury is caused by a hostile action.

**Financial Benefits**

**Benefits during**

**Medical Treatment**

A victim of a hostile action who is not capable of working due to medical treatment is eligible for a special benefit during the medical treatment period, if he/she does not receive a wage or compensation for this period.

**■ Claim for medical treatment benefit**

The claim should be submitted using a special form at a local branch of the National Insurance Institute near the claimant's place of residence within 12 months of the injury date. A form can be downloaded from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and sent by mail.

**Monthly Disability Benefit**

Paid to a person disabled due to a hostile injury for whom a disability degree of 20% or more has been set. The rate of benefit is determined according to the disability level. A person with a 100% disability degree receives a benefit at a rate of 118% of the wage of a grade 17 civil servant, according to the administrative ranking. The benefit for a person disabled due to hostile actions is equal to the benefit paid to an IDF disabled under the Disabled Persons (Benefits and Rehabilitation) Law. A person determined as having 10%-19% permanent disability degree is paid a one-time grant.

**■ Claim for monthly disability benefit**

The claim should be submitted using a special form at the National Insurance Institute within 12 months of the end of payment of the medical treatment benefit. A form can be downloaded from the NII Internet site at [www.btl.gov.il](http://www.btl.gov.il) and sent by mail.

**Special Benefits**

Special benefits at increased rates are paid to a "needy disabled", "elderly disabled" and "disabled with no income".

A disabled person on early retirement who is not capable of working, is at least 50 years old, and his disability degree is 50% or more, is eligible, under certain conditions, for a special increment.

**Monthly Dependents'**

**Benefit**

Paid to bereaved widows and parents of a person who has deceased due to hostile action. The benefit is equivalent to the benefit paid under the Families of Soldiers Killed in Action Law.

A claim for this benefit should be submitted using a special form at a local branch of the National Insurance Institute near the deceased's place of residence within 12 months of the date of decease.

**Non-cash Benefits and**

**Special Benefits**

Treatment, hospitalization, medical equipment, vocational rehabilitation and special benefits, such as loans and grants for housing, assistance in purchasing a vehicle and its monthly maintenance, payment for personal services, recuperation grant and clothing expenses.

Vocational rehabilitation and special benefits are also provided to widows, orphans and bereaved parents.

## Funds for Service Development

Through the Funds the National Insurance Institute assists in developing projects for the welfare of population groups with special needs, such as disabled, elderly, children at risk, teenagers in distress, etc., to help them to integrate in the community and the work cycle

**Who is eligible for this assistance?**

A public agency with a legally defined status, developing projects in accordance with the criteria and priorities determined by the National Insurance Institute.

**The National Insurance Institute operates five funds:**

**The Fund for Development of Services for the Disabled**

In the framework of this Fund, the NII assists in development of services and installing access arrangements for people with disabilities, in order to integrate them into the community and work cycle.

**The Fund for Demonstration Projects**

This Fund assists in financing and developing welfare services for special population groups, such as families in distress, elderly, disabled, recovering drug addicts, released prisoners, marginal youth, the homeless, abused women, children at-risk, etc.

**The Fund for Promotion of Long-Term Care Programs**

This Fund assists in financing projects developing services among the elderly who need long-term care, such as sheltered housing, setting up day centers and recreation facilities, training

manpower to treat the elderly, developing institutional plans etc.

**The Fund for Developing Services for Children and Adolescents at-Risk**

The Fund assists in developing services for the benefit of children and adolescents who are at-risk or in distress due to poverty, neglect or abuse, and who have difficulty functioning in normative social and educational settings.

**The MANOF Fund**

This Fund assists in financing activities that enable execution of projects that could contribute towards preventing work accidents, increasing work safety and hygiene in factories and other workplaces.

For further information, contact the Division for the Service Development at the head office:

Telephone: 02-6709087; fax: 02-6463081 or the Internet site of the NII at [www.btl.gov.il](http://www.btl.gov.il)

# Payment of National Insurance and Health Insurance Contributions

Eligibility for most National Insurance benefits is conditional on payment of National Insurance contributions. National Insurance is compulsory for all residents of Israel. National health insurance, also compulsory, ensures the provision of health services to all residents of Israel

## Compulsory National Insurance and Health Insurance

Every **resident of Israel** aged 18 and over is obliged under law to be insured by National Insurance and to pay the National Insurance contributions, except for a housewife (a married woman who is not employed outside the household) and for a person who first became an Israeli resident over the age determined by law (the age increases gradually from 60 to 62). Every resident of Israel aged 18 and over is also obliged to be insured by Health Insurance and to pay the health insurance contributions to the National Insurance Institute together with the national insurance contributions. A housewife is exempt from payment of health insurance, with the exception of a housewife who is an old-age pension recipient or whose spouse receives a supplement to his old-age pension. Every insured person must be registered in one of the sick funds and is entitled to the health services defined by law.

### Definitions of terms used in this chapter:

**National insurance contributions** – payment for National Insurance benefits.

**Health insurance contributions** – payment for health services.

**Insurance contributions** – include both national insurance and health insurance contributions.

**Average wage** – NIS 7,383 per month as of January 2006.

**Maximum income liable for the payment of insurance contributions** – NIS 35,760 as of January 2006.

Payment rates of national insurance and health insurance are calculated according to the insured person's earned and not earned income, and according to his determined status (employee, self-employed, unemployed, student, etc.). Payments will not be less than the minimum specified by law and will not be more than required for the maximum income liable for insurance contributions.

A person who does not work and has no income will pay the minimum insurance contribution of NIS 137 per month.

An insured person is obligated to pay insurance contributions even when he/she is temporarily absent from Israel.

### Exempted from National Insurance and Health Insurance contributions are:

An unemployed new immigrant within 12 months following the date of immigration to Israel; a person aged 18 who is not yet been recruited and is unemployed is exempt from payment for a period of up to 12 months, provided that he/she is drafted to the army no later than age 21; a high school student (11th and 12th grades) who has reached the age of 18 is exempt from payment for the period of his/her studies provided that he/she is drafted up to age 21; a prisoner or detainee in prison for longer than 12 months.

**A soldier in regular service** receives healthcare services from the IDF and is not insured under the National Health Insurance Law, and therefore is not obligated to pay health insurance contributions.

**A career-service soldier** is obligated to pay health insurance contributions.

**A person whose military service is postponed due to academic studies ("atudai")** has to pay national and health insurance contributions himself during the period of studies. The National Insurance Institute will send him the payment booklets and he must pay the insurance contributions quarterly.

**A student at "Yeshivat hesder" studies** – as of January 2002 the Ministry of Defence pays national and health insurance contributions for him, from the date of drafting and up to the date of demobilization, including for the periods when he studies in the Yeshiva.

### How to register at a sick fund?

To register with a sick fund, one should fill in a special form from any post office branch.

**A nonresident of Israel** who is interested in receiving healthcare services must refer to a local branch of the National Insurance Institute and pass a residency test. If the NII decides to change his/her status to that of a resident, that person may register at a branch of the NII for a sick fund and receive health services as specified by law.

### How to switch sick funds?

An insured person who wishes to switch from one sick fund to another may do so **only after completing a period of six months membership in the current sick fund**. He has to fill in a transfer form available from a post office branch.

To obtain answers to any questions or queries related to registering and changing sick funds, contact the National Insurance Institute, Registration and Allocation division, located at 13 Weizman Avenue, Jerusalem, Sundays through Thursdays, 8.00 to 13.30.

Tel: 02-6707775, 02-6707824, 02-6707744  
Fax: 02-6707057

## Differences between Employee and Self-Employed

- Employee** – the employer must report on his/her wages and pay insurance contributions for him/her.
- Self-employed** – must register at the National Insurance Institute and pay insurance contributions himself.
- Employee** – is insured both under unemployment insurance and under insurance for employees' rights in cases of bankruptcy or corporate liquidation.
- Self-employed** – is not insured under unemployment insurance or under insurance for employees' rights in cases of bankruptcy or corporate liquidation.
- Employee** – his/her rights are not affected due to delayed payment of insurance contributions by his/her employer.
- Self-employed** – his/her rights may be affected if he/she does not register himself or is late in payment of insurance contributions.

## Self-Employed Person

A self-employed person is defined as one of the following:

- A person who is engaged in his/her occupation for at least an average of 20 hours a week;
- A person whose average monthly income from his/her occupation is more than 50% of the average wage (as of January 2006 – NIS 3,691);
- A person who is engaged in his/her occupation for at least an average of 12 hours a week, and his/her average income is more than 15% of the average wage (as of January 2006 – NIS 1,107).

A self-employed person must register at the National Insurance Institute immediately upon opening his business. A self-employed person who was injured at work is entitled to work injury benefit only if he/she was registered at the National Insurance Institute as a self-employed person at the time of the injury and paid insurance contributions.

**A married woman who works as a self-employed person at her husband's business** must register herself at the National Insurance Institute and pay insurance contributions.

**A married couple working together in a joint business** can divide up the income from their business between themselves and pay insurance contributions according to each one's share, on condition that the division is between  $\frac{1}{3}$  and  $\frac{2}{3}$  of the overall income. If one of the spouses has

income that does not originate from their joint business, this spouse can be credited with only  $\frac{1}{3}$  of their income from the joint business.

**A self-employed person who also has an income from work** as an employee must pay health insurance at both workplaces, up to the maximum income on which insurance is payable.

**A self-employed person with additional income from a source other than work** must pay insurance contributions from this income as well, while it is equal to or higher than his/her income as a self-employed person, up to the maximum income liable for the insurance contributions.

**A person who does not meet the definition of self-employed person as specified above** is not considered a self-employed person and the regulations applicable are as specified below (see: "An Insured Person Who is neither an Employee nor Self-Employed").

**A farmer** who meets the definition of a self-employed person is required to register at the National Insurance Institute and pay insurance contributions on his/her income.

The wife of a farmer in a cooperative settlement (moshav) is also considered a self-employed person and is required to register and pay insurance contributions for herself.

If the farmer or his wife do not work in their farm – for example, if they work as employees outside the farm and only reside at the farm – they must contact the National Insurance Institute and submit ratifying documents.

**■ Rates of insurance contributions paid by self-employed person (as of January 2006)**

A self-employed person aged between 18 and retirement age pays:

- For the share of the income that is up to 60% of the average wage (NIS 4,430 in January 2006): 6.72% national insurance and 3.1% health insurance contributions.
- For the share of the income that is over 60% of the average wage and up to the maximum income liable for insurance contributions: 11.23% national insurance and 5% health insurance contributions.

**A person who has reached retirement age and receives an old-age pension** will pay for the share of the income that is up to 60% of the average wage: 0.39% national insurance contributions; for the share of the income that is over 60% of the average wage and up to the maximum income liable for insurance contributions: 0.68% national insurance contributions.

The health insurance contributions are deducted from the old-age pension.

**An Insured Person Who is Neither an Employee Nor Self-Employed**

An insured person who is neither an employee nor self-employed (including a Yeshiva student) must register at the National Insurance Institute and pay the national insurance and health insurance contributions by himself, in accordance with his/her income. If the person has no income, he/she pays the minimal insurance rate.

**A student at an institute of higher learning** who does not work pays the minimal rate of national

and health insurance contributions (NIS 103 per month), using the payment booklets sent to him/her once a year.

**■ Rates of insurance contributions for a person who has income and is neither an employee nor self-employed (as of January 2006)**

For the share of the income that is up to 60% of the average wage: 4.61% national insurance and 5% health insurance contributions, and for the share of the income that is above 60% of the average wage and up to the maximum income liable for insurance contribution: 11.05% national insurance and 5% health insurance contributions.

**Advance Payments of the Insurance Contributions**

**A self-employed person, as well as a person who does not work but has an income, must pay advance contribution payments on the 15<sup>th</sup> of each month.** The rate of the monthly payments is determined according to an assessed income. Upon receipt of the assessment from the Income Tax Authority, the Institute calculates the difference in insurance contributions either for debit or credit.

In addition, the Institute recalculates the differences in benefits paid to the insured person for the same period of time (wage-replacing benefits – such as maternity allowance and reserve service benefit).

**■ Reduction and enlargement of advance payments**

If the sum of advance payments determined by the National Insurance Institute does not correspond to the actual income, the person should contact the local branch of the National Insurance Institute in which his insurance account is administered and present documents indicating his/her income.

The advanced payments can be adjusted once a year, based on income documents, as defined by National Insurance regulations.

A self-employed person can reduce or increase the sum of advance payments only if he/she submitted a request to do so before the end of the fiscal year, and if he/she was injured at work – not after the injury at work.

**It is recommended** that a self-employed person who was not injured at work during the fiscal year, and is certain that his/her income will be greater than the basis on which the insurance contributions were paid, contact the National Insurance Institute and request to increase the advance payments: 52% of the insurance contributions paid as advance payments are recognized as an income tax deduction purposes for that fiscal year.

A self-employed person or person who does not work in whose account there is an insurance payment debt will be required to pay fines and indexing differences as specified by law.

**Employee**

The employer is required to pay national insurance and health insurance contributions for his/her employees.

The employer is required to report on all his/her employees and on their wages and to pay national insurance and health insurance contributions for them.

The employer must deduct the employee's share of the national insurance and health insurance contributions from his/her wage, at the following rates (rates are calculated as for January 2006):

From the share of the income that is up to 60% of the average wage, 0.4% national insurance and 3.1% health insurance contributions are to be deducted.

From the share of the income that is above 60% of the average wage and up to the maximum income liable for insurance contributions, 7% national insurance and 5% health insurance contributions are to be deducted.

If an employer did not pay insurance contributions for his/her employee on time, he/she is penalized with imprisonment for one year or a fine, and for a corporation – double the said fine. Furthermore, if the employee was involved in an event for which he/she is entitled to benefits from the Institute, the Institute is entitled to claim the sum of the benefit that the employee is entitled to from the employer.

**Employers who employ workers in Israel who are not Israeli residents, and who reside in Judea, Samaria, the Gaza Strip or in the territories of the Palestinian Authority** must pay national insurance contributions for these workers (except for household workers) through the Payment Department of the Employment Service (to the maternity, bankruptcy and work injury branches).

**Employers who employ foreign residents in Israel** must report on them to the National Insurance Institute and pay national insurance contributions for them.

**A resident of Israel employed abroad by an Israeli employer** whose employment contract was signed in Israel is insured under the National Insurance Law as if he was employed in Israel, and his/her employer must report on him/her and pay insurance contributions for him/her under the laws applicable to employees employed in Israel.

**An employee who has income from a source other than work** pays insurance contributions for this income if it is equal to or higher than his/her income as an employee.

**Employee on Non-Paid Vacation**

An employee on a non-paid vacation from work who does not work at another job during this period must pay his/her insurance contributions for himself.





The insurance contributions for the first two months are paid by the employer. The employer is entitled to deduct the sum of these insurance contributions he/she paid from any sum that he/she owes the employee.

The insurance contributions paid by an employee on a non-paid vacation from the third month onward are also minimal (NIS 137 per month as of January 2006), on the condition that the employee has no income during this period.

**Employee Working  
for Several Employers**

The secondary employer deducts the insurance contributions at the full rate from the employee's full wage, unless the employee provides him with an authorization from the National Insurance Institute specifying a different rate ("coordination of insurance contributions"). Such an employee is required to submit a report on his/her income to the National Insurance Institute.

Permission for a deduction at a different rate will be given when the employee's wage from the primary employer is less than 60% the average wage (NIS 4,430 as of January 2006).

If according to the report, it is found that the surplus amount of insurance contributions was deducted from the employee's wage, the difference will be refunded, including indexing differences. If it is found that the sum of insurance contributions deducted from the employee's wage is lower than the amount he/she is required to pay, the Institute will debt the worker for payment of the difference.

**Domestic Worker  
and his/her Rights**

A domestic worker is a person employed in household work not for his/her employer's business or occupation, including the care of children, cleaning stairways in apartment buildings and the like.

Any person who employs a domestic worker must register him/her in National Insurance Institute, report on him/her and pay both national insurance and health insurance contributions for him/her.

The employer may deduct the worker's share of the insurance payment from the worker's wage.

When filling in a report of the employment of a domestic worker, all of the worker's particulars must be accurately registered. Non-specification of the worker's particulars in the report or specification of incorrect particulars may adversely affect the worker's rights in national insurance.

The penalty imposed on a person delaying payment of insurance contributions for a domestic worker is one year of imprisonment or payment of a fine. This person will also be required to pay insurance contributions based on the employee's actual wage, but no less than half of the average wage during each month of the employment for which payment was delayed. Furthermore, the Institute is entitled to file a claim against a person who did not register a domestic worker on time, or did not pay insurance contributions on time, for the sum of the benefits to which the worker is entitled. The obligation to pay insurance contributions for a domestic worker applies also to a person who employs a foreign resident or a worker who is not an Israeli resident and resides in Judea, Samaria, the Gaza Strip or in the territories of the Palestinian Authority. Insurance contributions for these workers are paid directly to the National Insurance Institute.

**Career-Service Soldier**

A career-service soldier receives healthcare services from the IDF and not from the national health services. Despite this, health insurance contributions are deducted from his/her salary together with national insurance contributions. The rate of insurance contributions deducted from his/her salary is lower than that deducted from employees.

**Person Undergoing  
Vocational Training**

A person participating in vocational training approved for purposes of payment of insurance contributions under the National Insurance regulations is insured both in national insurance and under the Health Insurance Law. The obligation to pay insurance contributions for a person in vocational training is that of the organization providing the training.

**An Insured Person  
Residing Abroad**

An insured person residing abroad who is not employed by an Israeli employer pays insurance contributions based on his/her income in Israel liable for insurance contributions. If the person does not have income in Israel, he/she pays the minimum rate of insurance contributions (NIS 137 as of January 2006), as paid by a person who is neither an employee nor self-employed person in Israel.

An insured person planning to go abroad must inform the local branch of the National Insurance Institute near his/her place of residence and arrange insurance for the period of his/her residence abroad.

An insured person residing in a country with which Israel has a convention on social security (Britain, France, Belgium, Holland, Austria, Germany, Switzerland, Czech Republic, Canada, Uruguay, Finland, Sweden or Denmark), and who pays insurance contributions in that country, upon presentation of proof of payment of insurance contributions will be exempt from payment of insurance contributions in Israel. He/she will be obligated to pay the minimal health insurance payment of NIS 86 (as of January 2006).

**Israeli Resident Residing  
Abroad for Two or More Years**

An resident of Israel residing abroad after March 1, 2001 during two consecutive years or more who has not paid health insurance contributions to the National Insurance Institute in Israel, or who has delayed payment for over 12 months, will not be entitled to receive medical services in Israel under the National Health Insurance law. In order to become eligible again for medical services he/she must undergo a waiting period of 2 months for every "year of absence" from Israel. A year in which the Israeli resident lived abroad for at least 182 days, even if inconsecutive, is considered a year of absence.

The minimum waiting period is 4 months and the maximum – 18 months.

**Special payment**  
Residents of Israel who would be required to incur a long waiting period can redeem it by paying a "special monthly payment" as specified

by law, to an amount of NIS 8,550 as of January 2006, for 6 consecutive months before their return to Israel.

**Person Who Is No Longer  
an Israeli Resident**

A person who is no longer an Israeli resident who returns to reside in Israel from March 1, 2003 and onwards, and who is recognized as a resident by the National Insurance Institute, will not be entitled to medical services in Israel under the National Health Insurance law, until undergoing a waiting period of 2 months for every "year of absence" from Israel since March 1, 2001.

**Person on Early  
Retirement**

A retired man who has not reached retirement age, and a retired unmarried woman who has not yet reached retirement age who receive pensions, must pay insurance contributions on half of the income from the pension.

The pension payer must deduct the insurance contributions at source from the pension and transfer the payments to the National Insurance Institute. "Pension" for the purposes of insurance contributions payment is a benefit paid by force of a law or a labor agreement to an employee, or to a person who was an employee, after that person has partially or completely retired from work.

A pension paid to the retiree's survivors is exempt from payment of insurance contributions.

**A person on early retirement who is an employee or self-employed person, or both,** must pay insurance contributions from each of his/her sources of income, up to the maximum income liable for insurance contributions payment. The aforementioned retiree whose liable income from all sources is above the maximum income liable for payment of insurance contributions is entitled to a refund of the insurance contributions paid above the maximum sum.

**An insured person who  
has reached  
retirement age**

An insured person who has reached retirement age and does not yet receive an old-age pension will have national insurance and health insurance contributions deducted from his income from work.

**Retirees exempt from  
payment of insurance  
contributions on pension**

1. Insured persons who have reached retirement age.
2. A widow receiving a survivor's pension or dependent's allowance from the National Insurance Institute.
3. An insured disabled person who receives a permanent general disability pension from the National Insurance Institute at a rate of at least 75%, or a permanent work disability pension at a rate of 100%, or a temporary disability pension at rate of at least 75%, for minimum of one year.

A married woman who does not work outside her household and whose husband is covered by old-age and survivors' insurance shall submit a declaration to the pension payer, and based on this declaration, insurance contributions shall not be deducted from the pension paid her.

Recipient of Old-Age or Survivors' Pension

Recipients of old-age or survivors' pension with income supplement will have minimal health insurance contributions at a rate of NIS 86 (as of January 2006) deducted from their pension.

Recipients of old-age pension without income supplement shall have health insurance contributions deducted from their pension at a rate of NIS 161 per individual or NIS 233 per couple (as of January 2006), even if each of the spouses receives a separate pension.

Income from other sources, such as income from pension or work as an employee or self-employed person, is exempt from health insurance contributions.

An employed person's employer must pay national health insurance contributions for him/her to the work injury or bankruptcy branches. A self-employed person must pay national insurance contributions to the work injury branch.

Recipients of survivors' pension who have reached retirement age and do not yet receive an old-age pension shall have health insurance contributions deducted from their pension at a rate of NIS 161. If they have income from work as employed or self-employed persons, they

must pay insurance contributions according to their income, and the pension is exempt from payment of insurance contributions.

Other Benefit Recipients

Recipients of other benefits (except for old-age pension and recipients of survivors' pension who have reached retirement age) who work as employees or are self-employed or have income from an additional source, such as pension, shall pay health insurance contributions in accordance with their income, and their benefit is exempt from health insurance contributions.

The following benefits are always exempt from health insurance contribution payment: attendance allowance for the severely disabled, long-term care benefit, mobility benefit, benefit for disabled child, child allowance, and the benefit for Righteous Gentiles.

- A person living only on his/her benefit and having no additional source of income will pay the minimal health insurance contribution sum of NIS 86 (as of January 2006), deducted from the benefit.
- A recipient of a wage-replacing benefit (such as work injury benefit, maternity allowance, unemployment benefit, reserve service benefit) will pay health insurance contributions at the rate paid by an employee, deducted from the benefit.

Computerized Call Center 08-6509911 for payment of debts by credit card

Call Center hours:

Sunday to Wednesday	between the hours	7:00 – 23:30
Thursday	between the hours	7:00 – 18:30
Friday	between the hours	7:00 – 14:30

Debt Settlement Arrangements

In order to encourage employers and self-employed persons to settle their debts to the National Insurance Institute, and to ensure their rights, the local branches were given the authority to reduce fines and set up arrangements based on installments.

The Institute enables employers and self-employed persons to settle their debts by means of credit card – and this may be done by telephone or via the NII Internet website, in the Insurance Payment section; or via a standing order arrangement at the bank; or by means of post-dated checks.

The authorization given to employers and self-employed persons, who settle their debts by means of credit card or recommendation for a bank loan, shall include the insurance contributions for that year for income tax deduction purposes.

These arrangements apply only to debts and not to ongoing payments. In order to aid to insured persons, the National Insurance Institute has extended collection arrangements with the banks, and insurance contributions may now be paid at any bank.

International Conventions on Social Security

The National Insurance Institute has signed international Conventions to assure the protection the social security rights of a person who moves from one country to another, and to avoid dual insurance payments by Israelis living and working abroad

Countries with Which Israel has Signed Conventions:

Britain, Holland, France, Belgium, Austria, Germany, Sweden, Switzerland, Denmark, Finland, Uruguay, Czech Republic, as well as a limited Convention with Italy and Canada, which prevents double payment of national insurance contributions.

Whom Do the Conventions Apply to?

The Conventions apply to residents of Israel, as well as to the citizens of the countries specified above, and their family members.

Each Convention specifies the included insurance branches.

The broad-based Conventions include the majority of the insurance branches: old age, survivors, disability, work injury, children and maternity.

What Rights are Included in the Conventions?

1. The right to receive benefits from Israel – applies to a person who has moved to a country with which a Convention has been signed.
2. The right to receive benefits from countries with which Convention has been signed – applies to a person who has moved to Israel.
3. Combination of the insurance periods from both countries, in order to enable eligibility for benefits.
4. For a person injured at work – provision of immediate medical care and coverage of hospitalization expenses, in accordance with the regulations specified in the conventions.

Preventing Double Insurance Payments

A resident of Israel who moves to another country and works there is usually required by

law to pay insurance contributions in that country. On the other hand, this person is also required to pay insurance contributions in Israel, during the period of residing abroad.

The objective of the Conventions is to prevent this double payment; a resident of Israel who moves to a country with which Israel has signed a Convention will pay insurance contributions only in one of these two countries.

Health insurance is not included in the Conventions; a resident of Israel residing abroad should continue to pay the health insurance contributions to the National Insurance Institute in Israel. The health insurance contributions are at the minimum rate – NIS 86 per month as of January 2006.

For more information and forms (claim for benefit or exemption from double payment of insurance contributions), please contact:

Liaison Bureau for International Conventions

Tel: 02-6709665; Fax: 02-6512683

e-mail: [liaison@nloi.gov.il](mailto:liaison@nloi.gov.il)

# Service Improvement

In recent years, the National Insurance Institute has worked to improve and extend its service channels, utilizing innovative and computerized technologies. The main purpose of these efforts is to minimize the necessity to visit the local branches and request service from clerks. Among the main new services that are already operating successfully: staffed and computerized call centers, self-service stations, a personal code and an Internet site

### Call Centers

Sunday – Thursday  
from 8:00 to 15:00

At call centers, insured persons can receive general information, inquire about the benefit claim that he/she has submitted to the NII branch, inquire about insurance contributions that should be paid, pay debts by the means of a credit card, as well as order verifications, claim forms and information booklets.

■ **The call center at 08-9369696** provides services for the following local branches:

Rechovot, Kiryat Gat, Kiryat Malachi, Ashdod, Ashkelon, Sderot, Beer Sheva, Dimona, Eilat, Ramle, Beit Shemesh, Rishon Lezion, Jerusalem, Hadera, the Krayot, Carmiel, Nahariya, Afula, Migdal Haemek and Acco (Acre).

■ **The call center at 08-6509999** provides services for the following local branches:

Tiberias, Safed, Kiryat Shmona, Kazrin, Merar, Nazareth, Nazareth Elit, Shefaram, Haifa, Petach Tikva, Kfar Saba, Herzliya and East Jerusalem.

People with a personal code can also receive a **computerized answering service** from the call center on Sundays through Wednesdays at 7:00 – 23:30, Thursdays 7:00 – 18:30, and Fridays and days before holidays from 7:00 to 14:30.

The computerized answering service can be used to make inquiries, receive verifications and forms, and for debt payments by the means of a credit card.

In the future, the National Insurance Institute's call centers will be extended to cover all local branches throughout Israel.

### Computerized Call Center for Payment of Debts by Credit Card 08-6509911

For the self-employed, students and unemployed.

Call Center service hours:

<i>Sunday to Wednesday</i> between the hours	7:00 – 23:30
<i>Thursday</i> between the hours	7:00 – 18:30
<i>Friday, and days before holidays</i> between the hours	7:00 – 14:30

### Self-Service Stations

The self-service stations are located outside the local branches of the Institute, on an exterior wall.

These stations enable you to obtain verifications and forms regarding all the issues of benefits and collection of payments. You can also obtain the calculation of your age of entitlement to old-age pension and change your personal code.

The stations operate in Hebrew, Arabic and Russian on Sunday through Wednesday at 7:00 – 23:30, Thursday 7:00 – 18:30, and Friday and days before holidays from 7:00 to 14:30.

The stations can issue verifications only if you have the **personal code** sent to you by mail. One who does not have a personal code may apply at the local branch near his/her place of residence.

### National Insurance Institute Internet Site [www.btl.gov.il](http://www.btl.gov.il)

The site enables one to receive comprehensive information about all the issues related to the National Insurance, as well as also to receive services that will save you the necessity to go to a local branch.

### Information available at the site:

- General information about National Insurance benefits and obligation to pay insurance contributions, including health insurance, as well as information about the Institute's Funds;
- Questions and answers;
- Terms and definitions;
- Statistical data about benefit payments and benefit recipients;
- Updated information regarding the legislative and regulative changes and the the news of the National Insurance Institute in the "What's New" and "Tip of the Week" sections.
- Information about branches – addresses, service hours, and telephone numbers of each of the departments in each branch.
- Calculators – for independent calculation of the sum of the benefit that you are entitled to.
- Information about new services – call centers, self-service stations.
- The National Insurance Law and Regulations, agreements and international conventions on social security.

### Services available at the site:

- NII payments and health insurance payments.
- Printing claim forms.
- Ordering verifications.
- Printing or ordering information booklets.
- Ordering publications of the Research and Planning Administration of the National Insurance Institute.
- Direct referral to the Unit for Public Complaints and to the Trustee of the Freedom of Information Law.
- Links to sites dealing with issues related to the National Insurance Institute in Israel and abroad.



# Appealing the Decisions of the National Insurance Institute

If the National Insurance Institute rejected your claim, you are entitled to present a claim against the decision to the District Labor Court. The claim must be presented within 6 months of being informed of the Institute’s decision

The District Labor Courts			
City	Address	Zip Code	Telephone
Jerusalem	11 Shuafat Road	91180	02-5412555
Tel Aviv	25, Schocken St.	66532	03-5128222
Haifa	12 Palyam St. (The Law Courts)	33095	04-8698000
Upper Nazareth	Kiryat Yitzhak Rabin, (The Law Courts)	16000	04-6087777
Be'er Sheva	5 Hatikvah St. (The Law Courts)	84102	08-6470444

You can appeal the decision of the District Labor Court by referring to the National Labor Court in Jerusalem:

The National Appeals Court			
Jerusalem	20 Keren Hayesod St.	92149	02-6497777

### Legal Aid

If, as mentioned above, you have decided to appeal a decision of the National Insurance Institute before the Labor Court, you are entitled to request free legal aid from the Legal Aid Bureau attached to the Ministry of Justice. You should present your request for aid on a special form to the Legal Aid Bureau closest to your place of residence.

The Legal Aid Bureaus			
District	Address	Zip Code	Telephone
Jerusalem*	Beit Mitzpe, 1, Hasoreg St.	94145	02-6211333
Tel Aviv and Center	4 Henrieta Szold St.		03-6932777
Haifa and the North	15 a, Blvd. Palyam, Kyriat Hamemshala		04-8633666
Be'er Sheva	33 Shazar Blvd. P.O.Box 534 (Beit Noam)	84200	08-6404526

\* The Jerusalem bureau also serves the residents of Ashkelon, Kiryat Gat, Ashdod and Eilat.

# Local Branches of the National Insurance Institute

Head Office	13 Weizman Blvd., Jerusalem	Tel: (02) 670 9211 Fax: (02) 651 4002
Afula	1 Menachem St.	Tel: (04) 652 9222 Fax: (04) 652 6086
Ashdod	14 Habanim St.	Tel: (08) 868 6666 Fax: (08) 868 6603
Ashkelon	101 HaNasi St.	Tel: (08) 674 1111 Fax: (08) 671 0681
Beer Sheva	6 Wolfson St.	Tel: (08) 629 5311 Fax: (08) 623 8819
Bnei Brak	12 Aharonowitz St.	Tel: (03) 615 2999 Fax: (03) 675 1970
Carmiel	11 Nesiei Yisrael St.	Tel: (04) 990 7333 Fax: (04) 988 5115
Hadera	7A Hillel Yaffe St.	Tel: (04) 632 8111 Fax: (04) 632 8108
Haifa	8 Palyam Blvd.	Tel: (04) 854 4111 Fax: (04) 813 4900
Holon	26 Pinchas Lavon St. Corner of Bareket St.	Tel: (03) 502 2555 Fax: (03) 502 2422
Jerusalem	4 Shimon Ben Shetach St.	Tel: (02) 675 5555 Fax: (02) 675 5691
Kfar Saba	39 Weizman St.	Tel: (09) 747 9888 Fax: (09) 740 1688
Krayot	Kiryat Haim, 50 Ahi Eilat St.	Tel: (04) 846 7500 Fax: (04) 841 1942
Nahariya	62 Weizman Blvd.	Tel: (04) 952 8111 Fax: (04) 952 8103
Nazareth	3 HaMachzavot St.	Tel: (04) 602 7511 Fax: (04) 602 7408
Netanya	68 Herzl St.	Tel: (09) 860 2777 Fax: (09) 860 2804
Petach Tikva	72 Rothschild St.	Tel: (03) 911 4777 Fax: (03) 911 4922
Ramat Gan	15 HaHashmonaim St.	Tel: (03) 675 1234 Fax: (03) 675 1261
Ramle	11 Danny Mass St.	Tel: (08) 977 7444 Fax: (08) 925 4157
Rehovot	64 Remez St., corner of Pines St.	Tel: (08) 934 5919 Fax: (08) 945 0737
Rishon LeZion	7 Yisrael Galili St.	Tel: (03) 942 6666 Fax: (03) 942 6714
Tel Aviv	17 Yitzhak Sade St.	Tel: (03) 625 0000 Fax: (03) 625 0634
Tiberias	1 Zaki El Hadif St.	Tel: (04) 673 8111 Fax: (04) 672 6618
Yaffo	30 Hatkuma St.	Tel: (03) 512 7222 Fax: (03) 512 7149

## Secondary Branches:

		Telephone	Fax
Acre (Akko)	4 Giborei Sinai St.	(04) 995 5555	(04) 955 1690
Bat Yam	2 Jabotinsky St.	(03) 512 7090	(03) 512 7080
Beit Shemesh	8 HaNasi St.	(02) 990 6111	(02) 991 8438
Dimona	1 Jabotinsky St.	(08) 650 3444	(08) 655 3777
East Jerusalem	5 Ibn Batuta St.	(02) 6755721	(02) 6755566
Eilat	12 Midyan St.	(08) 636 9555	(08) 637 4602
Herzliya	22 Ben Gurion St.	(09) 959 4444	(09) 954 2139
Holon	84 Sokolov St.	(03) 502 2555	(03) 502 2422
Kiryat Gat	64 Ha'atzmaut Blvd.	(08) 662 1777	(08) 681 2592
Kiryat Malachi	2 Rashi St.	(08) 861 2666	(08) 858 2832
Kiryat Shmona	Lev Halr Building, 50 Commercial Center	(04) 683 6000	(04) 694 2536
Merar	P O B 484, Zip 14930	(04) 678 8333	(04) 678 5560
Migdal HaEmek	45 Nizanim St.	(04) 644 7222	(04) 654 5223
Safed	100 Hapalmach St.	(04) 682 5111	(04) 692 2294
Sderot	21 HaGofer St.	(08) 662 4555	(08) 689 2103
Shefaram	2/304 St.	(04) 905 8222	(04) 986 2058
Upper Nazareth	1 Amal St.	(04) 602 7450	(04) 656 3301

## Service Points:

Atlit	Kiryat Ata	Pardes Chana
Arad	Maale Adumim	Rahat
Ariel	Maale Efraim	Rosh HaAyin
Baka El Garbia	Maalot Tarshicha	Taibe
Beitar Elit	Macabim-Reut	Tirat HaCarmel
Beit Shean	Mizpe Ramon	Um El Fachem
Dalyat El Carmel	Modi'in Elit	Yarca
Geula	Netivot	Yavne
Hazor HaGlilit	Ofakim	Yehud
Karnei Shomron	Ofra	Yerucham
Kazrin	Or Yehuda	Yokneam
Kiryat Arba	Or Akiva	Zichron Yaakov

### The local branches and secondary branches (except for Beer Sheva and Dimona) reception hours:

Sundays, Tuesdays and Thursdays, from 8:00 to 12:30 for any issue related to national insurance (Nazareth branch – Mondays, Tuesdays and Thursdays).

On Mondays and Wednesdays, from 15:0 to 17:00 for the following issues: work injury; maternity; children; reserve service; insurance and collection (except for the Tel Aviv branch).

### Reception hours in Beer Sheva and Dimona:

Sundays and Tuesdays, from 8:30 to 14:30, and on Mondays and Wednesdays, from 15:00 to 17:00.

For information about teller reception hours, please contact the local branch near your place of residence.

### Division for Public Inquiries:

Complaints and suggestions for service improvement can be made at the Division for Public Inquiries: 13 Weizman Blvd., Jerusalem, 91909  
Tel: 02-6709070 from Sunday through Thursday between the hours of 8:00 and 15:00; fax: 02-6525038.

Internet address: [www.btl.gov.il](http://www.btl.gov.il)